58530-1

STATE OF WEST VIRGINIA

EIGHTY-SEVENTH REPORT
OF FINANCIAL INSTITUTIONS

Under the Supervision of

COMMISSIONER OF BANKING

Year Ending December 31, 1988

DAVID S. MUDIE, Deputy Commissioner

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WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

Mr. David S. Mudie, Chairman
Deputy Commissioner of Banking
West Virginia Department of Banking
State Capitol Complex
Building #3, Room 311
Charleston, WV 25305

Mr. C. Michael Blair
President
Mercantile Banking & Trust Co.
414-418 Jefferson Avenue
Moundsville, WV 26041
Represents Banks with Assets over $50 million

Mr. William E. Reiter
Senior Vice President
Wood County Bank
429 Market Street
Parkersburg, WV 26101
Represents other financial institutions

Mr. Claymore Rowley
President
Jackson County Bank
714 Fleming Avenue
Ravenswood, WV 26164
Represents Banks with Assets from $25 million to $50 million

Mr. Brian E. Wilson
President
The Bank of Wadestown
Route 2 Box 148
Fairmont, WV 26554
Represents Banks with Assets not greater than $25 million

Mr. David W. Zinn
Charleston Newspapers
1001 Virginia Street East
Charleston, WV 25301
Represents the public

WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1988

APPLICATION FOR A DENOVO BRANCH BANK

Date Received	Name	Action/Date
02-22-88	Citizens Bank of Weston, Inc. Weston, Lewis County, West Virginia Location: Corner of Route 7 and Lewis County Industrial Park Road, Jane Lew, West Virginia	Approved 03-14-88
05-03-88	One Valley Bank of Huntington, Inc., Huntington, Cabell County, West Virginia Location: 106 C. Street, Ceredo, West Virginia	Approved 06-13-88
05-11-88	West Union Bank, West Union, Doddridge County, West Virginia Location: Masonic Avenue, Pennsboro, West Virginia	Approved 06-13-88
05-12-88	The Traders Bank, Spencer, Roane County, West Virginia Location: 600 South Church Street, Ripley, West Virginia	Approved 09-19-88

APPLICATION FOR THE MERGER OF TWO EXISTING BANKS

Date Received	Name	Action/Date
07-21-88	The First National Bank of Grafton, Grafton, Taylor County, West Virginia to merge with and into First Community Bank., Inc., Princeton, West Virginia	Approved 09-12-88
11-03-88	Valley Bank & Trust Co., Bluefield, Mercer County, West Virginia, to merge with and into First Community Bank, Inc., Princeton.	Approved 12-12-88

APPLICATION FOR FORMATION OF A ONE BANK HOLDING COMPANY

Date Received	Name	Action/Date
01-14-88	Harrison Bankshares, Inc., Lost Creek, West Virginia to acquire The Harrison County Bank, Lost Creek, West Virginia	Approved 03-14-88
03-10-88	Golden Bancorp, Inc., Bluefield, West Virginia to acquire The Commercial Bank of Bluefield, Bluefield, West Virginia	Approved 06-13-88
04-15-88	Freedom Bancshares, Inc., Belington, West Virginia to acquire Belington Bank, Belington, West Virginia	Approved 06-13-88
05-11-88	Calhoun Bankshares, Inc., Grantsville, West Virginia to acquire The Calhoun County Bank, Grantsville, West Virginia	Approved 06-13-88
05-12-88	Eastern Bancshares, Inc., Romney, West Virginia to acquire The First National Bank of Romney, Romney, West Virginia	Approved 06-13-88
08-10-88	Hometown Bancshares, Inc., Middlebourne, West Virginia to acquire Union Bank of Tyler County, Middlebourne, West Virginia	Approved 09-12-88
11-09-88	Mountain-Valley Bancshares, Inc., Parsons, West Virginia to acquire The First National Bank of Parsons, Parsons, West Virginia	Approved 12-12-88

APPLICATION FOR THE ACQUISITION OF A BANK BY A BANK HOLDING COMPANY

Date Received	Name	Action/Date
12-04-87	Pocahontas Bankshares Corporation, Bluefield, West Virginia to acquire The Bank of Oceana, Oceana, West Virginia	Approved 02-08-88
02-05-88	United Bankshares, Inc., Charleston, West Virginia to acquire Webster County National Bank, Webster Springs, West Virginia	Approved 03-14-88
02-05-88	United Bankshares, Inc., Charleston, West Virginia to acquire Ohio Valley National Bank of Vienna, West Virginia	Approved 03-14-88

APPLICATION FOR THE ACQUISITION OF A BANK BY A BANK HOLDING COMPANY

Date Received	Name	Action/Date
02-11-88	Key Centurion Bancshares, Inc., Charleston, West Virginia to acquire The Lincoln National Bank of Hamlin, Hamlin, West Virginia	Approved 03-14-88
02-11-88	Wesbanco, Inc., Wheeling, West Virginia to acquire Mountain State Bank, Parkersburg, West Virginia	Approved 03-14-88
03-14-88	Key Centurion Bankshares, Inc., Charleston, West Virginia to acquire The National Bank of Commerce of Williamson, Williamson, West Virginia	Approved 06-13-88
05-06-88	City Holding Company, Charleston, West Virginia to acquire First State Bank & Trust, Rainelle, West Virginia	Approved 06-13-88
08-05-88	City Holding Company, Charleston, West Virginia to acquire The Bank of Ripley, Ripley, West Virginia	Approved 09-12-88
08-10-88	Hometown Bancshares, Inc., Middlebourne, West Virginia to acquire The Community Bank, Pennsboro, West Virginia	Approved 09-12-88
10-17-88	National Banc of Commerce Company, Charleston, West Virginia to acquire The Bank of Man, Man, West Virginia	Approved 12-12-88

APPLICATION FOR ACQUISITION OF A WEST VIRGINIA BANK BY AN INTERSTATE BANK HOLDING COMPANY

Date Received	Name	Action/Date
12-14-87	American Bancorporation, an Ohio bank holding company, to acquire Wheeling National Bank, Wheeling, West Virginia	Approval effective 01-01-88
01-05-88	First United Corporation, a Maryland bank holding company, to acquire First National Bank of Piedmont, Piedmont, West Virginia	Approved 02-08-88
04-18-88	F & M National Corporation, a Virginia bank holding company to acquire Merchants & Farmers Bank, Martinsburg, West Virginia	Approved 06-13-88
08-05-88	F & M National Corporation, a Virginia bank holding company to acquire Blakeley Bank & Trust, Ranson, West Virginia	Approved 09-12-88

APPLICATION FOR THE ACQUISITION OF A BANK HOLDING COMPANY BY ANOTHER BANK HOLDING COMPANY

Date Received	Name	Action/Date
03-14-88	United Bankshares, Inc., Charleston, West Virginia to acquire Heritage Bancorp, Inc., Glenville, West Virginia	Approved 03-14-88
04-11-88	Southern Bankshares, Inc., Beckley, West Virginia to acquire M & M Financial Corporation, Oak Hill, West Virginia	Approved 06-13-88
10-17-88	National Banc of Commerce Company, Charleston, West Virginia to acquire GuarantyShares of West Virginia, Inc., Huntington West Virginia	Approved 12-12-88

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

DAVID S. MUDIE
Deputy Commissioner of Banking
Chairperson of the Board
Phone: 348-2294
Statutory Member

MR. THOMAS L. HINDES
Director
Consumer Protection Division
Attorney General's Office
812 Quarrier Street
Charleston, WV 25301
Phone: 348-8986
Statutory Member

MR. EUGENE STUMP, VICE PRESIDENT
West Virginia Labor Federation
12 Mustang Acres
Parkersburg, WV 26101
Phone: 295-6191
Public Member

MR. B. G. WORKMAN
5202 Sun Valley Drive
Cross Lanes, WV 25313
Phone: 766-5264
722-3634
Public Member

DR. ARTHUR KRAFT, DEAN
College of Business & Economics
West Virginia University
P.O. Box 6025
Morgantown, WV 26506
Phone: 293-4092
Statutory Member

DR. ROBERT ALEXANDER, DEAN
College of Business
Marshall University
Corbly Hall 115
Huntington, WV 25701
Phone: 696-2316
Statutory Member

MR. LYSANDER L. DUDLEY, SR., Director
Governor's Office of Community
and Industrial Development
State Capitol Complex M-146
Charleston, WV 25305
Phone: 348-0400
Statutory Member

MR. A. JAMES MANCHIN, TREASURER
State of West Virginia
Building #1, Room EW-141
Charleston, WV 25305
Phone: 343-4000
Statutory Member

MR. JOSEPH C. MIDKIFF
P. O. Box 753
Huntington, WV 25711
Phone: 529-7021
Public Member

STATE OF WEST VIRGINIA

DEPARTMENT OF BANKING

VACANT
Commissioner of Banking

DAVID S. MUDIE
Deputy Commissioner of Banking

VACANT
Special Assistant to the Commissioner

VACANT
Administrative Assistant

GEORGE W. MULLINS
Director, Bank Supervision

JACK R. RUNION
Director, Non-Bank Financial Institutions

PHYLLIS GOODWIN
Audit Clerk

ROSE FLEMING
Typist II

Bank Examiner IV
WILLIAM SABO
JOHN HARLESS

Bank Examiner III
ROBERT GLOTFELTY, JR.
SARA McLAUGHLIN
GARY PRATT
JULIA VERMILLION

ROSE V. HESTON
Bank Examination Supervisor

SHARON G. BIAS
Director, charters and investigations

JEAN TEEL
Clerk

BETH KIMBLE
Typist III

Bank Examiner II
MARTIN GRIMM
ANTHONY JOHNSON
ANTHONY MARKS

Bank Examiner I
JEFFREY BRICKEY
TERRY HAMMOND
TRACY HUDSON
MELISSA MOORE
WADE NEELY

RECEIPTS AND DISBURSEMENTS FOR FISCAL YEARS ENDING ON DATES INDICATED

RECEIPTS:	6-30-86	6-30-87	6-30-88
Banking Institutions	$624,965.91	$623,645.80	$633,577.75
Credit Unions	17,417.16	15,384.02	15,584.02
Foreign Corporations	400.00	200.00	200.00
Money Order Companies	900.00	700.00	550.00
Banking Laws, etc.—Miscellaneous	1,425.58	10,508.70	8,980.70
Structure Fees	127,341.63	120,932.00	112,678.00
Supervised Lenders and Industrial Loans	124,341.63	127,387.26	127,387.86
TOTAL INCOME	$897,155.26	$898,757.78	$898,958.33
EXPENDITURES:			
Employment Security	.00	.00	.00
Office Supplies, Postage	9,139.11	9,687.43	10,339.63
Telephone	17,678.09	16,686.88	18,228.02
Travel Expense	151,522.72	148,682.87	168,657.84
Rental Expense	.00	.00	.00
Machine Rental	9,795.60	17,524.09	9,623.76
Printing	6,270.42	4,800.54	3,294.85
Association Dues	3,217.00	3,255.00	3,845.00
Professional Services	6,484.53	6,502.45	3,112.58
Employee Benefits	123,262.06	123,438.86	124,318.53
Maintenance Contracts	3,417.90	2,785.80	1,455.00
Miscellaneous	3,958.87	2,185.95	4,707.25
TOTAL CURRENT EXPENSE	$334,746.30	$335,549.87	$347,582.46
Personal Services	525,292.69	484,157.28	505,929.34
Equipment	2,149.74	3,487.08	3,783.19
TOTAL EXPENSES	$862,188.73	$823,194.23	$857,294.99

DEPARTMENTAL REVIEW

During the period between 1863 and 1891 State Banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment February 21, 1901, and continues to function under and by authority of Chapter 31A, of the Code of West Virginia as amended. The following officials served as heads of the State Department of Banking for the years shown:

Name	Title	Year Served
Young, Charles W.	Bank Examiner	1891-1892
Weaver, C.A.	" "	1893-1894
No Record	" "	1895-1898
Wetzel, O.B.	" "	1899-1900
Kafauver, O.B.	" "	1900-1901
Kendall, M.A.	Commissioner of Banking	1901-1905
Mathews, S.V.	" "	1905-1915
Smith, S. Preston	" "	1915-1919
Hill, Joseph S.	" "	1919-1923
Jackson, Naaman	" "	1923-1924
Abbott, Harry A.	" "	1924-1929
Charter, Lathrop R., Jr.	" "	1929-1933
Given, Waltman C.	" "	1933-1934
Ward, George	" "	1934-1940
Brightwell, H. P., Acting	" "	1940-1940
Andrews, R. Carl	" "	1940-1941
Vaughan, H. D.	" "	1941-1942
Locke, A. W.	" "	1942-1947
Hoffman, John H.	" "	1947-1955
Walker, Mrs. Neil W.	" "	1955-1957
Taylor, Donald	" "	1957-1960
Early, Carl B.	" "	1960-1967
Smith, M. W.	" "	1967-1971
Jordan, George B., Jr.	" "	1972-1974
Higgins, W. Lovell, Acting	" "	1974-1975
Jordan, George B., Jr.	" "	1975-1977
Hale, H. David	" "	1977-1977
Mullen, C. Joe	" "	1977-1979
Higgins, W. Lovell, Acting	" "	1979-1979
Arnold, Phyllis Huff	" "	1979-1983
Hansberry, Thomas J. Acting	" "	1983-1984
Hansberry, Thomas J.	" "	1985-1985
Thomas, A. Kevin	Deputy Commissioner of Banking	1985-1987
David S. Mudie	Deputy Commissioner of Banking	1987-1988

DEPARTMENT OF BANKING

ANNUAL REPORT

DEPARTMENT ACTIVITIES

During each calendar year the Commissioner of Banking issues four Calls for reports of condition of State Banks and Trust Companies as of the following dates:

March 31
June 30
September 30
December 31

Two Calls for reports of condition of Supervised Lender Licensees, Industrial Loan Companies, and Credit Unions as of the following dates:

June 30
December 31

The Department's Examination Staff participated in and completed the following classes of examinations:

	1987	1988
Bank Holding Companies	7	10
Commercial Banks and Trust Companies	66	62
Industrial Loan Companies	62	37
Credit Unions	19	29
Supervised Lender Licensees	39	56

WEST VIRGINIA
BANK HOLDING COMPANIES AND THEIR SUBSIDIARIES
December 31, 1988 (amended)
*THESE SUBSIDIARIES ARE BANK HOLDING COMPANIES
68 Bank Holding Companies and 137 Subsidiaries
**These are out-of-state subsidiaries

BHC	SUB	Date Acquired
Albright Bancorp, Inc.	Albright National Bank of Kingwood, Kingwood	12/31/88
Allegheny Bankshares Corporation	Greenbrier Valley National Bank, Lewisburg	05/20/83
American Bancorporation (frmr. Ohio BHC)	Wheeling National Bank, Wheeling	03/01/88
	**Citizens National Bank, St. Clairsville, Ohio	/
	**The Quaker City National Bank, Quaker City, Ohio	/
American Bankshares, Inc.	The Bank of War, War	04/22/81
	Ameribank, Welch, Welch	08/01/83
	The First Clark National Bank of Northfork, Northfork	09/30/84
Appalachian Financial Corporation	Barbour County Bank, Philippi	12/01/86
Big Coal River Bancorp, Inc.	Whitesville State Bank, Whitesville	02/03/86
Calhoun Bankshares, Inc.	The Calhoun County Bank, Grantsville	10/03/88
Cameron Bancshares, Inc.	The First National Bank of Cameron, Cameron	12/31/85
CB&T Financial Corp.	Community Bank & Trust, N.A., Fairmont	03/31/84
	Community Bank & Trust of Harrison County, Clarksburg	01/02/85
	Community Bank & Trust—Stonewall, N.A., Weston	01/02/85
	The Union Bank of Harrisville, Harrisville	12/29/86
Citizens Bancshares, Inc.	The Citizens Bank of Weston, Weston	09/20/85
Citizens Financial Corp.	Citizens National Bank, Elkins	04/30/87
City Holding Company	The City National Bank of Charleston, Charleston	03/07/84
	The Bank of Cross Lanes, Cross Lanes	11/15/85
	The Peoples Bank of Point Pleasant, Point Pleasant	12/31/86
	First State Bank & Trust, Rainelle	09/29/88
	Bank of Ripley, Ripley	10/21/88
Commercial Bancshares, Inc.	Commercial Banking & Trust Company, Parkersburg	10/28/83
	Jackson County Bank, Ravenswood	03/01/85
	Farmers and Merchants Bank of Ritchie County, Harrisville	11/30/87
Consolidated Bancshares, Inc.	The Lowndes Bank, Clarksburg	10/01/84
CRNB Shares, Inc.	Cherry River National Bank, Richwood	12/17/84
Eastern Bancshares, Inc.	The First National Bank of Romney, Romney	12/31/88
Financial Future Corporation	First Bank of Ceredo, Ceredo	01/31/83
First Banc Securities, Inc.	First National Bank of Morgantown, Morgantown	07/02/84
	The Peoples National Bank of Martinsburg, Martinsburg	06/30/86
First Bancorp of Wayne, Inc.	The First National Bank of Kenova, Kenova	11/30/83
First Bankshares, Inc.	The First State Bank, Barboursville	12/30/83
First Center Bancshares, Inc.	The Bank of Danville, Danville	12/31/85
First Community Bancshares, Inc.	First Community Bank, Inc., Princeton	01/31/84
First Fidelity Bancorp, Inc.	First National Bank in Fairmont, Fairmont	04/06/83
	Central National Bank, Morgantown	11/30/84
	Bridgeport Bank, Bridgeport	04/18/86
First Merchants Bancorp, Inc.	The Gauley National Bank, Gauley Bridge	03/05/87
	The Merchants National Bank, Montgomery	03/05/87
First National Bankshares Corporation	The First National Bank in Ronceverte, Ronceverte	08/03/87
First State Bancorporation, Inc.	First State Bank Elkins, Inc., Elkins	07/13/87

First West Virginia Bancorp, Inc.	First West Virginia Bank, N.A., Wheeling	01/03/75
	First West Virginia Bank, N.A.—Buckhannon, Buckhannon	08/11/86
	**Farmers and Merchants National Bank in Bellaire, Ohio	07/01/86
Flat Top Bankshares, Inc.	The Flat Top National Bank of Bluefield, Bluefield	01/01/83
	Peoples Bank of Bluewell, Bluewell	03/01/84
Freedom Bancshares, Inc.	Belington Bank, Belington	08/10/86
Gassaway Bancshares, Inc.	Bank of Gassaway, Gassaway	01/27/86
Gateway Bancshares, Inc.	The Bank of McMechen, McMechen	07/02/84
Golden Bancorp, Inc.	The Commercial Bank of Bluefield, Bluefield	06/24/86
Harrison Bankshares, Inc.	The Harrison County Bank, Lost Creek	05/16/86
Highlands Bankshares, Inc.	The Grant County Bank, Petersburg	05/01/85
	The Capon Valley Bank, Wardensville	07/01/87
Home Bancorp, Inc.	Home National Bank, Sutton	06/30/88
Hometown Bancshares, Inc.	Union Bank of Tyler County, Middlebourne	
	The Community Bank, Pennsboro	
Horizon Bancorp, Inc.	Bank of Raleigh, Beckley	01/03/84
	National Bank of Summers, Hinton	06/01/85
Key Centurion Bancshares, Inc.	The Charleston National Bank, Charleston	05/20/82
	Citizens National Bank of St. Albans, St. Albans	11/07/83
	First Huntington National Bank, Huntington	12/12/83
	Cardinal State Bank, N.A., Beckley	03/01/84
	The National Bank of Logan, Logan	10/08/84
	Boone National Bank, Madison	09/30/86
	Nicholas County Bank, Summersville	12/29/86
	The Central National Bank, Buckhannon	09/30/87
	The Lincoln National Bank, Hamlin	05/31/88
	The National Bank of Commerce, Williamson	06/30/88
	*Wayne Bancorp, Inc.	03/31/87
	*Union Bancorp, Inc.	03/31/87
Liberty Bancshares, Inc.	The Montgomery National Bank, Montgomery	10/14/86
	The National Bank of Ansted, Ansted	08/31/87
Logan County Bancshares, Inc.	Bank of Chapmanville, Chapmanville	05/17/85
	Logan Bank & Trust Company, Logan	05/17/85
M & M Financial Corporation	Merchants & Miners National Bank, Oak Hill	06/18/84
Matewan Bancshares, Inc.	The Matewan National Bank, Matewan	07/20/84
Maxwell Corporation	Ameribank, Charleston, Charleston	12/19/86
Mountain-Valley Bancshares, Inc.	First National Bank of Parsons, Parsons	/
Mountaineer Bankshares of W. Va., Inc.	The Old National Bank of Martinsburg, Martinsburg	11/01/83
	The Empire National Bank of Clarksburg, Clarksburg	03/01/85
	City National Bank of Fairmont, Fairmont	03/31/86
	The Bank of Wadestown, Fairview	02/27/87
	Morgan County State Bank, Inc., Berkeley Springs	06/30/87
	Mercantile Banking & Trust Company, Moundsville	06/30/87
	The Old National Bank of Jefferson Co., Ranson	
National Banc of Commerce Co.	The Bank of Man, Man	//
	The National Bank of Commerce, Charleston	05/02/83
	The National Bank of Commerce of Nitro, Nitro	12/26/84
	The National Bank of Commerce of Belle, Belle	10/21/85
	The Nat'l Bank of Commerce of So. Charleston, So. Charleston	01/20/87
	*NBCC, Inc.	
NBCC, Inc.	The Guaranty National Bank of Huntington, Huntington	08/31/84
Old White Bankshares, Inc.	Bank of White Sulphur Springs, White Sulphur Springs	07/06/84

One Valley Bancorp of West Virginia, Inc.	One Valley Bank, National Association, Charleston	09/04/81
	One Valley Bank of Huntington, Inc., Huntington	06/23/83
	One Valley Bank of Morgantown, Inc., Morgantown	11/15/83
	One Valley Bank of Mercer County, Inc. Princeton	11/30/83
	One Valley Bank of Martinsburg, Nat'l Assoc., Martinsburg	01/11/84
	One Valley Bank of Ronceverte, Nat'l. Assoc., Ronceverte	01/02/85
	One Valley Bank of Oak Hill, Inc., Oak Hill	12/30/85
	One Valley Bank of Summersville, Inc., Summersville	09/30/87
Pocahontas Banksnares Corp	The First National Bank of Bluefield, Bluefield	03/01/84
	The Bank of Oceana, Oceana	03/11/88
Potomac Bancorp, Inc.	The National Bank of Keyser, Keyser	09/19/83
Putnam Bancshares, Inc.	Putnam County Bank, Hurricane	12/31/86
South Branch Valley Bancorp, Inc.	South Branch Valley National Bank, Moorefield	12/31/87
Southern Bankshares, Inc	Beckley National Bank, Beckley	07/01/83
	*M & M Financial Corporation	07/01/88
Spectrum Financial Corporation	Security National Bank & Trust Company, Wheeling	05/31/84
	The First National Bank, New Martinsville	04/01/85
State Bancorp, Inc.	Bruceton Bank, Bruceton Mills	09/08/83
	The Terra Alta Bank, Terra Alta	11/16/87
Sterling Bancorp, Inc.	The Buffalo Bank, Eleanor	04/12/83
	Peoples Bank of Richwood, Inc., Richwood	07/19/84
Summit Holding Corporation	Raleigh County National Bank, Beckley	06/24/84
	Gulf National Bank, Sophia	12/29/85
Traders Bankshares, Inc.	The Traders Bank, Spencer	02/09/87
Twentieth Bancorp, Inc.	The Twentieth Street Bank, Huntington	09/30/83
	First National Bank of West Hamlin, West Hamlin	12/31/84
UBS Holding Company, Inc.	Kanawha Union Bank, Glenville	06/30/84
	The Weston National Bank, Weston	06/30/84
Union Bancorp of WV, Inc.	Union National Bank of West Virginia, Clarksburg	10/01/82
	First National Bank in Philippi, Philippi	05/01/84
United Bankshares, Inc.	United National Bank, Parkersburg	05/01/84
	The First National Bank of Ripley, Ripley	07/01/85
	United National Bank—North, Wheeling	08/31/87
	Ohio Valley National Bank of Vienna, Vienna	06/30/88
	Webster County National Bank, Webster Springs	06/30/88
	*UBS Holding Company, Inc., Glenville	06/30/88
Universal BancCorp	The Bank of Paden City, Paden City	09/04/84
Wayne Bancorp, Inc.	Wayne County Bank, Wayne	07/01/84
Wesbanco, Inc.	Wheeling Dollar Bank, Wheeling	12/31/76
	The New Martinsville Bank, New Martinsville	10/22/84
	First Tyler Bank and Trust Company, Sistersville	12/28/84
	Brooke National Bank, Wellsburg	12/31/85
	South Hills Bank, Charleston	04/20/87
	Wirt County Bank, Elizabeth	04/20/87
	Bank of Sissonville, Sissonville	10/15/87
	The First National Bank & Trust Co. of Wheeling, Wheeling	10/16/87
	Mountain State Bank, Parkersburg	08/01/88
West Central Bancorp, Inc.	The First National Bank, Spencer	01/02/85
Wood County Bancorporation, Inc.	Wood County Bank, Parkersburg	07/22/83

OUT OF STATE BANK HOLDING COMPANIES WITH WEST VIRGINIA SUBSIDIARIES

BHC	SUBS	Principal	Acquired
F & M National Corporation, Winchester		Virginia	
	F & M Bank—Martinsburg, Inc.		08/01/88
	Blakeley Bank and Trust Company		
First United Corporation, Oakland		Maryland	
	First National Bank of Piedmont		05/02/88
**American Bancorporation, Wheeling		WV (formerly Ohio)	
	Wheeling National Bank, Wheeling		03/01/88

This Ohio bank holding company is by definition a West Virginia bank holding company because the majority of it deposits (66%) are from its Wheeling, West Virginia subsidiary as of 12-30-88.

NOTE: F & M National Corporation and First United Corporation controlled .94% of the total of all West Virginia banking assets at 12-30-88.

WEST VIRGINIA RECIPRICOL AGREEMENTS
AS OF 12-31-88
OHIO
VIRGINIA
MARYLAND
KENTUCKY
PENNSYLVANIA

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

Fifth District

Location	Name of Bank
Bruceton Mills	Bruceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	The Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	The Blueville Bank of Grafton
Greenville	Bank of Greenville
Hurricane	Putnam County Bank
Martinsburg	F & M Bank—Martinsburg
Mullens	The Peoples Bank of Mullens
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	First Community Bank
Ranson	Blakeley Bank and Trust
Ripley	Bank of Ripley
Romney	The Bank of Romney
Saint Marys	The Pleasants County Bank
Spencer	The Traders Bank
Summersville	One Valley Bank of Summersville
Union	The Bank of Monroe
Wardensville	The Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

Fourth District

New Martinsville	The New Martinsville Bank
Sistersville	First-Tyler Bank & Trust
Wheeling	Wheeling Dollar Bank

TOTAL DEPOSITS OF STATE BANKS AND TRUST COMPANIES

		June 30	December 31
1891	49	$ 8,330,896.96	
1892	50	9,418,513.26	
1893	55	9,173,210.89	
1894	56	9,066,980.99	
1895	58	9,698,088.10	
1896	60	10,609,880.96	
1897	68	11,195,954.26	
1898	74	13,069,203.84	
1899	76	16,284,286.99	
1900	89	21,323,927.06	
1901	102	26,782,556.39	
1902	115	32,872,669.70	
1903	148	38,908,768.65	
1904	151	39,718,672.40	
1905	160	44,475,261.76	
1906	172	50,172,070.43	
1907	170	42,217,945.73	
1908	169	49,057,009.66	
1909	177	54,472,082.82	
1910	179	59,198,505.66	
1911	189	62,830,866.93	
1912	191	67,121,377.66	
1913	193	73,744,655.57	
1914	196	76,248,436.90	
1915	194	72,174,645.53	
1916	193	83,745,205.95	
1917	202	112,210,611.06	
1918	207	119,960,032.99	
1919	217	128,932,373.05	
1920	217	154,440,268.50	
1921	226	170,370,924.58	
1922	225	162,196,400.69	
1923	222	186,802,607.79	
1924	225	183,922,397.64	
1925	221	185,809,943.35	
1926	222	191,368,336.94	
1927	217	196,124,549.14	
1928	211	188,973,732.46	
1929	194	183,588,364.19	
1930	179	171,834,408.41	
1931	158	152,246,966.13	
1932	130	118,369,963.91	
1933	106	96,127,697.56	
1934	103	105,705,643.18	
1935	103	112,347,686.41	
1936	106	130,527,814.39	
1937	107	138,156,024.55	
1938	105	129,881,922.07	

1939	103	132,063,704.11	
1940	104	142,706,065.42	
1941	104	161,259,278.21	
1942	103	276,258,917.46	
1943	103	234,274,849.87	
1944	103	287,740,441.45	
1945	102	357,010,963.85	
1946	103	397,649,285.93	
1947	105	389,488,849.48	
1948	106	421,530,516.50	
1949	105	438,140,787.28	
1950	106	438,050,962.35	
1951	106	445,537,131.66	
1952	107	485,139,520.34	
1953	108	496,003,234.65	
1954	107	487,508,976.67	
1955	107	492,254,844.78	
1956	105	515,571,801.85	
1957	106	530,944,174.68	
1958	106	543,899,522.02	
1959	107	546,075,415.61	
1960	106	577,165,334.45	
1961	105	599,958,605.59	
1962	104	629,094,484.52	
1963	106	695,293,891.64	
1964	106	735,200,603.15	
1965	107	806,117,555.58	
1966	108	901,612,306.07	
1967	111	982,561,500.64	
1968	115	1,027,946,457.41	
1969	115	1,201,452,391.52	
1970	115	1,318,477,442.38	
1971	115	1,572,202,374.46	
1972	113	1,668,089,125.48	
1973	115	1,890,623,965.63	
1974	114	2,122,776,501.17	
1975	115	2,181,542,896.13	
1976	118	2,478,472,000.00	
1977	118	2,823,225,000.00	
1978	121	3,117,639,000.00	
1979	126	3,396,176,000.00	
1980	127	3,654,510,000.00	3,822,250,000.00
1981	128	3,956,008,000.00	4,168,495.000.00
1982	130	4,472,403,000.00	4,473,055.000.00
1983	129	4,671,595,000.00	4,762,043.000.00
1984	127	4,877,437,000.00	4,954,947.000.00
1985	125	5,105,124,000.00	5,200,822.000.00
1986	115	5,333,280,000.00	5,378,028.000.00
1987	112	5,413,907,000.00	5,399,942,000.00
1988	106	6,250,334,000.00	6,432,280,000.00

INFORMATION CONCERNING TRUST DEPARTMENTS OF STATE BANKS AND TRUST COMPANIES EXERCISING FIDUCIARY POWERS

Reported as of 12-31-88

($ in thousands)

	12-31-87	12-31-88
Number of trust accounts	5,818	4,974
Total trust department assets	$1,209,348,043	$1,148,195,939
Trust department gross income (last 12 months)	4,448,921	4,570,810
Trust department expense (actual or estimated for the last 12 months)	2,926,549	2,701,843
Net Profit	$ 1,522,372	$ 1,868,967

COMPARATIVE ABSTRACT

Showing Condition of State Banks in West Virginia at the
Close of business on the dates indicated as compiled by the Commissioner of Banking
($ in millions)

Number of Banks	12-31-87 112	12-31-88 107	Change + or −
	ASSETS		
Cash and due from banks	$ 387	$ 367	− 20
Total Securities	1,962	2,092	− 130
Federal Funds Sold and Repos	327	271	− 56
Net Loans and Leases	3,208	3,472	− 264
Trading Accounts	0	0	0
Fixed Assets	132	133	− 1
Other Real Estate owned other than bank premises	24	26	+ 2
Other Assets	90	101	+ 11
TOTAL ASSETS	$6,131	$6,463	+ 332
	LIABILITIES		
Total Deposits	$5,400	$5,699	+ 299
Federal Funds Purchased	100	121	+ 21
Other Borrowings	24	9	− 15
Mortgage Payable	1	1	0
Acceptances Executed and Outstanding	0	0	0
Subordinated Notes and Debentures	0	0	0
Other Liabilities	57	64	+ 7
TOTAL LIABILITIES	$5,582	$5,894	+ 312
Total Equity Capital	549	569	+ 20
TOTAL LIABILITIES AND CAPITAL	$6,131	$6,463	+ 332

COMPARATIVE ABSTRACT
December 31, 1987 through December 31, 1988
($ in millions)

	12-31-87	% of Total Interest Income	12-31-88	% of Total Interest Income
Number of Banks	112		107	
INTEREST INCOME				
Interest and fees on loans	$334	.65	$360	.65
Interest and dividends on securities	155	.30	171	.30
Interest on federal funds sold	25	.05	26	.05
TOTAL INTEREST INCOME	$514	100%	$557	100%
INTEREST EXPENSE				
Interest on deposits	$283	.55	$306	.55
Expense of federal funds purchased	6	.01	6	.01
Interest on borrowed money	2	.00	1	.00
TOTAL INTEREST EXPENSE	$291	.56	$313	.56
Net interest income	$223		$244	
Provision for loan and lease losses	$ 20		$ 22	
Net interest income after provisions for loan losses	$203		$222	
Noninterest income	30		31	
Securities (gains and losses)	4		1	
Noninterest expense	171		179	
Income before income tax expense	66		75	
Income tax expense	15		17	
NET INCOME	$ 51		$ 58	

MERGERS SINCE 1982

BANKS INVOLVED: The Charleston National Bank/First National Bank, South Charleston
SURVIVING ENTITY: The Charleston National Bank
DATE EFFECTIVE: 11/05/82
DATE APPROVED:
TYPE: p/a

BANKS INVOLVED: The Parkersburg National Bank/Union Trust
SURVIVING ENTITY: The Parkersburg National Bank
DATE EFFECTIVE: 12/31/82
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Raleigh County National Bank, Beckley/National Bankers Trust
SURVIVING ENTITY: Raleigh County National Bank
DATE EFFECTIVE: 02/07/83
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Community Bank and Trust, N.A., Fairmont/Mountaineer National Bank, Morgantown
SURVIVING ENTITY: Community Bank and Trust, N.A.
DATE EFFECTIVE: 04/01/83
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: The First Huntington National Bank/Citizens National Bank, Point Pleasant
SURVIVING ENTITY: The First Huntington National Bank
DATE EFFECTIVE: 04/19/83
DATE APPROVED: 05/20/83
TYPE: Merger

BANKS INVOLVED: First Wetzel National Bank/Weirton National Bank
SURVIVING ENTITY: First Wetzel National Bank
DATE EFFECTIVE: 07/01/83
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Wheeling National Bank/First Wetzel National Bank
SURVIVING ENTITY: Wheeling National Bank
DATE EFFECTIVE: 07/01/83
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: First National Bank, Morgantown/Suncrest National Bank
SURVIVING ENTITY: First National Bank
DATE EFFECTIVE: 07/01/83
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Peoples National Bank, Martinsburg/South Berkeley National, Inwood
SURVIVING ENTITY: Peoples National Bank of Martinsburg
DATE EFFECTIVE: 08/26/83
DATE APPROVED:
TYPE: p/a

BANKS INVOLVED: Bank of Charles Town/Bank of Harpers Ferry
SURVIVING ENTITY: Bank of Charles Town
DATE EFFECTIVE: 10/01/83
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Community Bank & Trust, N.A., Fairmont/Middletown National Bank
SURVIVING ENTITY: Community Bank & Trust, N.A.
DATE EFFECTIVE: 10/01/83
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Old National Bank, Martinsburg/Surburban National Bank
SURVIVING ENTITY: The Old National Bank of Martinsburg
DATE EFFECTIVE: 11/12/83
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: The Parkersburg National Bank/The Bank of Dunbar
SURVIVING ENTITY: The Parkersburg National Bank
DATE EFFECTIVE: 11/21/83
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Bank of Weirton/Peoples Bank, Weirton
SURVIVING ENTITY: Bank of Weirton
DATE EFFECTIVE: 01/01/84
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Tyler County Bank/Union National, Sisterville
SURVIVING ENTITY: Union Bank of Tyler County
DATE EFFECTIVE: 01/01/84
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Citizens National Bank, Elkins/The Tucker County Bank, Parsons
SURVIVING ENTITY: Citizens National Bank
DATE EFFECTIVE: 02/03/84
DATE APPROVED: / /
TYPE: p/a

BANKS INVOLVED: Beckley National Bank/Mountain National Bank
SURVIVING ENTITY: Beckley National Bank
DATE EFFECTIVE: 03/29/84
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Kanawha Banking & Trust Co., N.A. Teays Valley National Bank, Hurricane
SURVIVING ENTITY: Kanawha Banking & Trust Co., N.A.
DATE EFFECTIVE: 03/29/84
DATE APPROVED:
TYPE: Merger

BANKS INVOLVED: First WV Bank, N.A.—Community, Wheeling/First WV Bank, N.A., Warwood, Wheeling
SURVIVING ENTITY: First West Virginia Bank, N.A.
DATE EFFECTIVE: 06/30/84
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: The Twentieth Street Bank/Bank of Milton
SURVIVING ENTITY: The Twentieth Street Bank
DATE EFFECTIVE: 06/30/85
DATE APPROVED: 04/20/85
TYPE: Merger

BANKS INVOLVED: Wheeling Dollar Savings & Trust Co./Citizens National Bank of Follansbee
SURVIVING ENTITY: Wheeling Dollar Bank
DATE EFFECTIVE: / /
DATE APPROVED: 04/29/85
TYPE: Merger

BANKS INVOLVED: First Community Bank-Winfield (formerly The Bank of Winfield)/ The Buffalo Bank, Eleanor
SURVIVING ENTITY: The Buffalo Bank, Eleanor
DATE EFFECTIVE: 10/10/85
DATE APPROVED:
TYPE: Merger

BANKS INVOLVED: Bank of Danville/Bank of Mount Hope
SURVIVING ENTITY: Bank of Danville
DATE EFFECTIVE: 12/31/85
DATE APPROVED: 10/22/85
TYPE: Merger

BANKS INVOLVED: Community Bank & Trust, N.A./National Bank of Monogah
SURVIVING ENTITY: Community Bank & Trust, N.A.
DATE EFFECTIVE: 01/01/86
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Greenbrier Valley Bank/First National Bank of Alderson
SURVIVING ENTITY: Greenbrier Valley National Bank
DATE EFFECTIVE: 03/31/86
DATE APPROVED: 03/10/86
TYPE: Merger

BANKS INVOLVED: First Community Bank, Inc./First Community Bank-Castle Rock
SURVIVING ENTITY: First Community Bank, Inc.
DATE EFFECTIVE: 07/01/86
DATE APPROVED: 06/09/86
TYPE: Merger

BANKS INVOLVED: Kanawha Valley Bank, N.A./Bank of West Virginia
SURVIVING ENTITY: Kanawha Valley Bank, N.A.
DATE EFFECTIVE: 09/02/86
DATE APPROVED: 07/16/86
TYPE: Merger

BANKS INVOLVED: Clarksburg Community Bank/The Oak Mound Bank
SURVIVING ENTITY: Clarksburg Community Bank
DATE EFFECTIVE: 09/15/86
DATE APPROVED: 07/28/86
TYPE: Merger

BANKS INVOLVED: Wheeling National Bank/Citizens Bank of Weirton
SURVIVING ENTITY: Wheeling National Bank
DATE EFFECTIVE: 12/31/86
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: United National Bank/Kanawha Banking & Trust Co., N.A.
SURVIVING ENTITY: United National Bank
DATE EFFECTIVE: 12/31/86
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Kanawha Valley Bank, N.A./One Valley National Bank of Hurricane
SURVIVING ENTITY: Kanawha Valley Bank, N.A.
DATE EFFECTIVE: 01/01/87
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED: Mercer County Bank/Bank of Athens, Inc.
SURVIVING ENTITY: Mercer County Bank
DATE EFFECTIVE: 06/30/87
DATE APPROVED: 03/09/87
TYPE: Merger

BANKS INVOLVED: Half Dollar Trust & Savings Bank/First National Bank of Moundsville
SURVIVING ENTITY: United National Bank—North
DATE EFFECTIVE: 09/01/87
DATE APPROVED: 06/08/87
TYPE: Merger

BANKS INVOLVED: One Valley Bank, National Association/Bank of St. Albans
SURVIVING ENTITY: One Valley Bank, National Association
DATE EFFECTIVE: 09/01/87
DATE APPROVED: / /
TYPE: Merger

BANKS INVOLVED:	One Valley Bank of Morgantown, Inc./One Valley Bank of Terra Alta, NA
SURVIVING ENTITY:	One Valley Bank of Morgantown, Inc.
DATE EFFECTIVE:	09/30/87
DATE APPROVED:	06/08/87
TYPE:	Merger
BANKS INVOLVED:	Gilbert Bank & Trust Company/American National Bank, Logan Matewan National Bank
SURVIVING ENTITY:	Matewan National Bank
DATE EFFECTIVE:	12/21/87
DATE APPROVED:	
TYPE:	Merger
BANKS INVOLVED:	First Community Bank-Adrian Buckhannon/First Community Bank, Inc Princeton
SURVIVING ENTITY:	First Community Bank, Inc.
DATE EFFECTIVE:	01/01/88
DATE APPROVED:	11/16/87
TYPE:	Merger
BANKS INVOLVED:	One Valley Bank, NA—Charleston/Bank of Lucack
SURVIVING ENTITY:	One Valley Bank, NA—Charleston
DATE EFFECTIVE:	01/02/88
DATE APPROVED:	/ /
TYPE:	Merger
BANKS INVOLVED:	Mercantile Banking & Trust Co., Moundsville/Citizens Savings & Loan, Moundsville
SURVIVING ENTITY:	Mercantile Banking & Trust Co.
DATE EFFECTIVE:	4/12/88
DATE APPROVED:	/ /
TYPE:	P & A
BANKS INVOLVED:	One Valley Bank, N.A., Charleston/Parkersburg Industrial Financing Corporation
SURVIVING ENTITY:	One Valley Bank, N.A., Charlesjton
DATE EFFECTIVE:	04/15/88
DATE APPROVED:	/ /
TYPE:	Merger
BANKS INVOLVED:	The Empire National Bank of Clarksburg/First National Bank of Salem
SURVIVING ENTITY:	The Empire National Bank of Clarksburg
DATE EFFECTIVE:	6/30/88
DATE APPROVED:	4/25/88
TYPE:	Merger
BANKS INVOLVED:	First Community Bank, Inc./The First National Bank of Grafton
SURVIVING ENTITY:	First Community Bank, Inc.
DATE EFFECTIVE:	10/31/88
DATE APPROVED:	9/12/88
TYPE:	Merger

BANKS INVOLVED:	CB & T. N.A./The Security Bank of Fairmon:
SURVIVING ENTITY:	CB & T—Fairmont
DATE APPROVED:	
DATE EFFECTIVE:	9/16/88
TYPE:	Merger
BANKS INVOLVED:	Bank of Raleigh/Crossroads National Bank
SURVIVING ENTITY:	Bank of Raleigh
DATE APPROVED:	
DATE EFFECTIVE:	9/19/88
TYPE:	Merger
BANKS INVOLVED:	First Community Bank, Inc./Valley Bank & Trust Company
SURVIVING ENTITY:	First Community Bank, Inc.
DATE APPROVED:	
DATE EFFECTIVE:	12/31/88
TYPE:	Merger

OFFICIAL NOTIFICATION

FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate of interest for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

July, 1987	10.25% per year
August, 1987	10.00% per year
September, 1987	10.25% per year
October, 1987	10.50% per year
November, 1987	11.00% per year
December, 1987	11.00% per year
January, 1988	10.50% per year
February, 1988	10.50% per year
March, 1988	10.25% per year
April, 1988	10.00% per year
May, 1988	10.25% per year
June, 1988	10.50% per year
July, 1988	10.75% per year
August, 1988	10.50% per year
September, 1988	10.75% per year
October, 1988	10.75% per year
November, 1988	10.50% per year
December, 1988	10.50% per year
January, 1989	10.50% per year
February, 1989	10.50% per year
March, 1989	10.43% per year
April, 1989	10.50% per year
May, 1989	10.53% per year
June, 1989	10.50% per year

*Formula based on 30 year maturities only. U.S. Treasury discontinued 20 year bonds on 12-31-86.

BARBOURSVILLE, THE FIRST STATE BANK

President: P. J. Vallandingham — Cashier: Robert J. Dilley

	In Thousands	
	12-31-87	12-31-88
Capital	$ 425	$ 425
Surplus	612	942
Undivided Profits	1,750	1,791
Deposits	36,194	38,185
Loans and Discounts	25,923	27,284
Cash and Due from Banks	2,290	2,258
Investment Securities	6,114	8,891
Total Assets	39,378	41,975

BECKLEY, BANK OF RALEIGH

President: Frank S. Harkins, Jr. — Cashier: E. N. Pugh

	In Thousands	
	12-31-87	12-31-88
Capital	$ 960	$ 960
Surplus	6,439	8,078
Undivided Profits	13,580	14,660
Deposits	172,306	185,702
Loans and Discounts	115,508	129,256
Cash and Due from Banks	7,176	10,070
Investment Securities	76,112	75,216
Total Assets	208,737	225,406

BELINGTON, BANK OF BELINGTON

President: I. I. Pitensberger — Cashier: R. S. Whittaker

	In Thousands	
	12-31-87	12-31-88
Capital	$ 630	$ 630
Surplus	1,370	1,370
Undivided Profits	366	369
Deposits	29,481	32,684
Loans and Discounts	12,504	13,020
Cash and Due from Banks	7,379	6,646
Investment Securities	11,063	14,803
Total Assets	32,280	35,976

BERKELEY SPRINGS, MORGAN COUNTY STATE BANK

President: Gary L. Lovejoy

Cashier: Mildred M. Sharp

In Thousands

	12-31-87	12-31-88
Capital	$ 500	$ 500
Surplus	257	257
Undivided Profits	157	268
Deposits	13,854	14,017
Loans and Discounts	8,571	10,186
Cash and Due from Banks	1,353	966
Investment Securities	4,228	3,286
Total Assets	14,872	15,225

BLUEFIELD, THE COMMERCIAL BANK OF BLUEFIELD

President: Charles D. Shortridge

Cashier: Duane L. Davis

In Thousands

	12-31-87	12-31-88
Capital	$ 600	$ 600
Surplus	1,000	1,000
Undivided Profits	1,342	684
Deposits	28,625	28,099
Loans and Discounts	19,870	18,248
Cash and Due from Banks	872	1,130
Investment Securities	13,571	10,418
Total Assets	36,328	31,473

BLUEFIELD, VALLEY BANK AND TRUST COMPANY

President: William A. Loving, Jr.

Cashier:

In Thousands

	12-31-87	12-31-88
Capital	$ 600	$Branch of 1st
Surplus	600	Comm. Bank,
Undivided Profits	464	Princeton
Deposits	12,806	12-31-88
Loans and Discounts	7,541	
Cash and Due from Banks	5,072	
Investment Securities	3,551	
Total Assets	14,659	

BLUEWELL, PEOPLES BANK OF BLUEWELL

President: W. K. Bentley — Cashier: Dorwin D. Byr

In Thousands

	12-31-87	12-31-88
Capital	$ 300	$ 300
Surplus	300	300
Undivided Profits	2,443	2,608
Deposits	30,327	31,557
Loans and Discounts	13,247	14,536
Cash and Due from Banks	2,113	1,606
Investment Securities	15,099	15,659
Total Assets	33,634	35,162

BRIDGEPORT, BRIDGEPORT BANK

President: Robert E. Moran — Cashier: Gerald Bit

In Thousands

	12-31-87	12-31-88
Capital	$ 750	$ 750
Surplus	925	925
Undivided Profits	1,829	1,729
Deposits	30,252	35,062
Loans and Discounts	16,626	23,073
Cash and Due from Banks	941	1,488
Investment Securities	15,389	14,510
Total Assets	35,314	41,028

BRUCETON MILLS, BRUCETON BANK

President: Ward F. Thomas — Cashier: Loretta Christoph

In Thousands

	12-31-87	12-31-88
Capital	$ 266	$ 266
Surplus	1,234	1,234
Undivided Profits	3,575	3,653
Deposits	61,804	69,500
Loans and Discounts	43,936	50,400
Cash and Due from Banks	3,143	2,212
Investment Securities	17,053	18,471
Total Assets	68,436	75,971

BUCKHANNON, FIRST COMMUNITY BANK—ADRIAN BUCKHANNON

President: Bradley W. Adkins — Cashier: Ann Ours

	In Thousands	
	12-31-87	12-31-88
Capital	$ 260	$Merged into
Surplus	4,189	First Community
Undivided Profits	771	Bank, Inc.
Deposits	39,172	1-1-88
Loans and Discounts	29,506	
Cash and Due from Banks	2,723	
Investment Securities	7,219	
Total Assets	45,316	

CEREDO, FIRST BANK OF CEREDO

President: Floyd H. Stark — Cashier: Richard J. Stark

	In Thousands	
	12-31-87	12-31-88
Capital	$ 652	$ 652
Surplus	3,739	3,739
Undivided Profits	3,340	3,852
Deposits	110,371	112,326
Loans and Discounts	81,493	82,919
Cash and Due from Banks	8,228	6,726
Investment Securities	21,454	21,910
Total Assets	122,819	125,326

CHAPMANVILLE, BANK OF CHAPMANVILLE

President: Henry C. Hager, III — Cashier: Margaret McCormick

	In Thousands	
	12-31-87	12-31-88½
Capital	$ 600	$ 600
Surplus	600	600
Undivided Profits	1,170	1,332
Deposits	18,180	18,790
Loans and Discounts	12,392	12,977
Cash and Due from Banks	896	1,782
Investment Securities	4,718	4,680
Total Assets	20,686	21,398

CHARLESTON, AMERIBANK—CHARLESTON

President: Sheila Derreberry

Cashier: Lisa Jarret

	In Thousands	
	12-31-87	12-31-88
Capital	$ 303	$ 302
Surplus	523	523
Undivided Profits	515	526
Deposits	13,904	11,458
Loans and Discounts	10,985	9,644
Cash and Due from Banks	1,525	419
Investment Securities	1,517	1,005
Total Assets	15,645	13,079

CHARLESTON, SOUTH HILLS BANK

President: Larry L. Dawson

Cashier: Roger T. Nelso

	In Thousands	
	12-31-87	12-31-88
Capital	$ 875	$ 875
Surplus	703	703
Undivided Profits	2,647	3,026
Deposits	32,929	33,562
Loans and Discounts	16,044	17,494
Cash and Due from Banks	1,710	1,320
Investment Securities	16,069	17,164
Total Assets	37,594	40,489

CHARLES TOWN, THE BANK OF CHARLES TOWN

President: Donald S. Smith

Cashier: William Harne

	In Thousands	
	12-31-87	12-31-88
Capital	$ 750	$ 750
Surplus	1,350	1,350
Undivided Profits	5,208	5,890
Deposits	92,346	104,936
Loans and Discounts	52,375	67,804
Cash and Due from Banks	4,163	5,339
Investment Securities	40,318	31,176
Total Assets	100,305	113,561

CHARLES TOWN, PEOPLES BANK OF CHARLES TOWN

President: John H. K. Christman — Cashier: Jack F. Scott

	In Thousands	
	12-31-87	12-31-88
Capital	$ 220	$ 220
Surplus	400	400
Undivided Profits	3,344	1,556
Deposits	53,283	58,990
Loans and Discounts	41,105	37,581
Cash and Due from Banks	2,900	2,994
Investment Securities	10,631	13,115
Total Assets	57,741	61,749

CLARKSBURG, COMMUNITY BANK & TRUST OF HARRISON COUNTY

President: David E. Brock — Cashier: Elaine Sue Dixon

	In Thousands	
	12-31-87	12-31-88
Capital	$ 578	$ 578
Surplus	3,252	3,252
Undivided Profits	800	974
Deposits	46,287	50,147
Loans and Discounts	26,603	25,760
Cash and Due from Banks	15,182	17,991
Investment Securities	7,258	9,594
Total Assets	53,874	60,809

CLARKSBURG, THE LOWNDES BANK

President: Thomas J. Hansberry — Cashier:

	In Thousands	
	12-31-87	12-31-88
Capital	$ 2,996	$ 2,996
Surplus	3,103	3,104
Undivided Profits	5,765	5,889
Deposits	132,041	128,444
Loans and Discounts	79,308	84,492
Cash and Due from Banks	10,559	5,501
Investment Securities	49,657	47,222
Total Assets	149,417	147,306

CLAY, CLAY COUNTY BANK

President: J. D. Morris

Cashier: Walter S. Legg, J

	In Thousands	
	12-31-87	12-31-88
Capital	$ 500	$ 500
Surplus	1,000	1,000
Undivided Profits	3,983	4,234
Deposits	32,430	36,278
Loans and Discounts	13,751	16,497
Cash and Due from Banks	2,793	3,364
Investment Securities	12,788	15,038
Total Assets	38,128	42,218

CLENDENIN, FARMERS & CITIZENS STATE BANK

President: David Abbott

Cashier: W. A. Setti

	In Thousands	
	12-31-87	12-31-88
Capital	$ 294	$ 294
Surplus	276	276
Undivided Profits	3,511	1,540
Deposits	57,160	55,827
Loans and Discounts	33,225	34,338
Cash and Due from Banks	2,176	1,056
Investment Securities	23,897	21,181
Total Assets	62,186	59,035

CROSS LANES, THE BANK OF CROSS LANES

President: Carroll G. Casto

Cashier: Joslyn Truet

	In Thousands	
	12-31-87	12-31-88
Capital	$ 679	$ 679
Surplus	295	295
Undivided Profits	1,206	1,421
Deposits	24,505	26,159
Loans and Discounts	13,404	15,181
Cash and Due from Banks	1,524	1,206
Investment Securities	8,131	8,169
Total Assets	26,926	28,922

DANVILLE, THE BANK OF DANVILLE

President: K. Stephen Morris

Cashier:

In Thousands	12-31-87	12-31-88
Capital	$ 784	$ 784
Surplus	901	901
Undivided Profits	2,619	1,904
Deposits	65,437	65,294
Loans and Discounts	40,870	35,059
Cash and Due from Banks	4,128	5,149
Investment Securities	18,914	22,782
Total Assets	70,619	69,738

DUNBAR, COMMUNITY BANKING AND SAVINGS COMPANY

President: Andrew A. Payne, Jr.

Cashier: Joan Belcher

In Thousands	12-31-87	12-31-88
Capital	$ 200	$ 200
Surplus	410	410
Undivided Profits	1,028	1,129
Deposits	15,563	16,567
Loans and Discounts	4,598	4,702
Cash and Due from Banks	906	699
Investment Securities	10,676	12,781
Total Assets	17,923	19,110

ELEANOR, THE BUFFALO BANK

President: Anna Belle Brown

Cashier: Winston C. Brown

In Thousands	12-31-87	12-31-88
Capital	$ 50	$ 50
Surplus	200	700
Undivided Profits	2,747	2,805
Deposits	37,506	41,548
Loans and Discounts	29,398	37,168
Cash and Due from Banks	2,015	1,839
Investment Securities	9,036	4,929
Total Assets	42,628	45,973

ELIZABETH, WIRT COUNTY BANK

President: James H. Roberts

Cashier: Larry W. Sullive

	In Thousands	
	12-31-87	12-31-88
Capital	$ 200	$ 200
Surplus	1,000	1,000
Undivided Profits	1,265	1,501
Deposits	15,537	16,552
Loans and Discounts	8,131	9,219
Cash and Due from Banks	488	479
Investment Securities	7,111	7,798
Total Assets	18,126	19,375

ELKINS, DAVIS TRUST COMPANY

President: R. E. Wilmoth

Cashier:

	In Thousands	
	12-31-87	12-31-88
Capital	$ 2,000	$ 2,000
Surplus	2,000	2,000
Undivided Profits	3,081	3,787
Deposits	75,151	83,296
Loans and Discounts	39,650	41,512
Cash and Due from Banks	3,084	2,868
Investment Securities	22,546	28,937
Total Assets	82,700	91,589

ELKINS, FIRST STATE BANK

President: Lanny D. Doerr

Cashier: Wilma Rees

	In Thousands	
	12-31-87	12-31-88
Capital	$ 600	$ 760
Surplus	1,050	1,290
Undivided Profits	(276)	(306)
Deposits	13,986	20,411
Loans and Discounts	4,971	13,428
Cash and Due from Banks	578	1,263
Investment Securities	7,726	5,558
Total Assets	15,414	22,242

FAIRMONT, THE SECURITY BANK

President: Rod H. Gallagher — Cashier: Debbi Wilson

In Thousands	12-31-87	12-31-88
Capital	$ 100	$Merged into
Surplus	600	CB&T Fairmont,
Undivided Profits	8	9-16-88
Deposits	6,374	
Loans and Discounts	5,342	
Cash and Due from Banks	276	
Investment Securities	861	
Total Assets	7,109	

FAIRVIEW, THE BANK OF WADESTOWN

President: Brian K. Wilson — Cashier: Joyce Clark

In Thousands	12-31-87	12-31-88
Capital	$ 100	$ 100
Surplus	500	500
Undivided Profits	1,290	1,384
Deposits	22,484	24,195
Loans and Discounts	9,433	10,825
Cash and Due from Banks	2,130	2,582
Investment Securities	10,178	11,561
Total Assets	24,616	26,351

FOLLANSBEE, BANK OF FOLLANSBEE

President: — Cashier: Patricia Welling

In Thousands	12-31-87	12-31-88
Capital	$ 50	$ 50
Surplus	150	150
Undivided Profits	1,127	1,149
Deposits	13,215	15,580
Loans and Discounts	6,516	7,617
Cash and Due from Banks	749	1,862
Investment Securities	6,470	7,651
Total Assets	14,845	16,955

FRANKLIN, PENDLETON COUNTY BANK

President: Richard Homan

Cashier: Phyllis Sponaugl

	In Thousands	
	12-31-87	12-31-88
Capital	$ 750	$ 750
Surplus	750	750
Undivided Profits	6,302	7,084
Deposits	56,766	63,815
Loans and Discounts	36,820	40,959
Cash and Due from Banks	1,232	1,708
Investment Securities	20,268	23,042
Total Assets	65,253	13,117

GASSAWAY, BANK OF GASSAWAY

President: John D. Heater

Cashier: L. Dale Co

	In Thousands	
	12-31-87	12-31-88
Capital	$ 1,000	$ 1,000
Surplus	2,000	2,000
Undivided Profits	2,605	2,557
Deposits	49,655	56,228
Loans and Discounts	25,130	29,042
Cash and Due from Banks	2,422	2,449
Investment Securities	25,331	26,606
Total Assets	55,956	62,189

GLENVILLE, KANAWHA UNION BANK

President: Thomas McPherson

Cashier: Martha L. Harol

	In Thousands	
	12-31-87	12-31-88
Capital	$ 100	$ 100
Surplus	4,000	4,000
Undivided Profits	4,663	5,512
Deposits	65,942	61,344
Loans and Discounts	45,962	43,593
Cash and Due from Banks	6,774	2,263
Investment Securities	18,470	20,740
Total Assets	76,994	73,462

GRAFTON, THE BLUEVILLE BANK OF GRAFTON

President: Thomas Harmon

Cashier:

	In Thousands	
	12-31-87	12-31-88
Capital	$ 1,961	$ 1,961
Surplus	1,720	1,720
Undivided Profits	711	(370)
Deposits	56,378	57,173
Loans and Discounts	48,457	44,865
Cash and Due from Banks	2,862	2,586
Investment Securities	7,746	8,550
Total Assets	62,451	61,679

GRANTSVILLE, THE CALHOUN COUNTY BANK

President: Donald W. Morris

Cashier:

	In Thousands	
	12-31-87	12-31-88
Capital	$ 307	$ 307
Surplus	556	556
Undivided Profits	3,417	3,693
Deposits	39,164	41,352
Loans and Discounts	24,870	27,715
Cash and Due from Banks	1,407	1,299
Investment Securities	13,715	12,511
Total Assets	43,669	46,258

GREENVILLE, BANK OF GREENVILLE

President: R. Warren Ellison

Cashier: Curtis Ballard

	In Thousands	
	12-31-87	12-31-88
Capital	$ 48	$ 48
Surplus	225	225
Undivided Profits	492	602
Deposits	8,616	8,963
Loans and Discounts	4,830	4,845
Cash and Due from Banks	647	758
Investment Securities	3,308	3,988
Total Assets	9,450	9,940

HARMAN, THE STOCKMANS BANK OF HARMAN

President: Doan Harman — Cashier: G. R. Cooper

	In Thousands	
	12-31-87	12-31-88
Capital	$ 25	$ 25
Surplus	200	200
Undivided Profits	759	783
Deposits	7,048	6,989
Loans and Discounts	4,437	4,542
Cash and Due from Banks	1,445	1,520
Investment Securities	900	1,100
Total Assets	8,087	8,069

HARRISVILLE, FARMERS AND MERCHANTS BANK OF RITCHIE COUNTY

President: Henry Sassi — Cashier: Martha K. Kellar

	In Thousands	
	12-31-87	12-31-88
Capital	$ 25	$ 25
Surplus	300	300
Undivided Profits	688	701
Deposits	11,276	11,590
Loans and Discounts	7,966	8,028
Cash and Due from Banks	1,930	1,262
Investment Securities	1,656	2,059
Total Assets	12,421	12,734

HARRISVILLE, THE UNION BANK OF HARRISVILLE

President: Raymond W. Jones — Cashier: Dyanna L. Dye

	In Thousands	
	12-31-87	12-31-88
Capital	$ 480	$ 480
Surplus	1,720	1,720
Undivided Profits	621	1,033
Deposits	32,984	33,039
Loans and Discounts	18,557	18,351
Cash and Due from Banks	9,421	12,385
Investment Securities	8,759	6,853
Total Assets	37,632	37,218

HUNDRED, BANK OF HUNDRED

President: C. C. Spitznogle — Cashier: Donald C. Clovis

	12-31-87	12-31-88
Capital	$ 100	$ 100
Surplus	700	700
Undivided Profits	3,932	4,202
Deposits	25,320	27,583
Loans and Discounts	9,416	10,971
Cash and Due from Banks	851	1,420
Investment Securities	17,807	18,086
Total Assets	30,472	32,997

HUNTINGTON, ONE VALLEY BANK OF HUNTINGTON

President: J. G. Cal — Cashier: Jim Daniel, Jr.

	In Thousands	
	12-31-87	12-31-88
Capital	$ 550	$ 550
Surplus	1,450	2,575
Undivided Profits	5,876	5,919
Deposits	109,112	127,930
Loans and Discounts	88,079	97,989
Cash and Due from Banks	5,475	5,791
Investment Securities	16,885	21,314
Total Assets	118,111	138,231

HUNTINGTON, THE TWENTIETH STREET BANK

President: B. C. McGinnis, III — Cashier: C. E. Fry

	In Thousands	
	12-31-87	12-31-88
Capital	$ 1,500	$ 1,500
Surplus	7,500	7,500
Undivided Profits	5,032	5,699
Deposits	201,557	209,358
Loans and Discounts	114,127	121,766
Cash and Due from Banks	14,832	11,741
Investment Securities	67,966	81,189
Total Assets	218,374	228,351

HURRICANE, PUTNAM COUNTY BANK

President: Jack R. Wilson — Cashier: Garv Sargent

	In Thousands	
	12-31-87	12-31-88
Capital	$ 300	$ 300
Surplus	1,000	1,000
Undivided Profits	9,879	10,646
Deposits	138,665	149,941
Loans and Discounts	60,183	71,843
Cash and Due from Banks	10,168	8,752
Investment Securities	70,421	75,035
Total Assets	150,361	162,673

IAEGER, THE BANK OF IAEGER

President: C. O. Davis, Sr. — Cashier: Donald P. Morgan

	In Thousands	
	12-31-87	12-31-88
Capital	$ 500	$ 500
Surplus	1,000	1,000
Undivided Profits	4,926	5,112
Deposits	26,199	25,163
Loans and Discounts	5,649	5,024
Cash and Due from Banks	1,301	1,621
Investment Securities	24,130	24,061
Total Assets	32,917	32,068

KEYSER, FARMERS AND MERCHANTS BANK OF KEYSER

President: Harlan Bell — Cashier: Glen A. Ryan

	In Thousands	
	12-31-87	12-31-88
Capital	$ 1,287	$ 1,287
Surplus	1,091	1,091
Undivided Profits	3,509	4,033
Deposits	59,757	61,197
Loans and Discounts	33,130	43,933
Cash and Due from Banks	2,235	3,107
Investment Securities	29,004	19,076
Total Assets	66,382	68,538

LAVALETTE, LAVALETTE STATE BANK

President: Auxier L. Marcum — Cashier: Lois A. Booten

	In Thousands	
	12-31-87	12-31-88
Capital	$ 570	$ 570
Surplus	428	428
Undivided Profits	864	1,014
Deposits	24,889	27,345
Loans and Discounts	11,806	13,288
Cash and Due from Banks	951	1,259
Investment Securities	12,113	11,989
Total Assets	27,223	29,946

LOGAN, LOGAN BANK AND TRUST COMPANY

President: Frank H. Oakley — Cashier: T. Bart Willis

	In Thousands	
	12-31-87	12-31-88
Capital	$ 500	$ 500
Surplus	1,000	1,000
Undivided Profits	3,873	4,150
Deposits	37,639	36,948
Loans and Discounts	21,373	24,061
Cash and Due from Banks	1,733	2,055
Investment Securities	15,879	14,554
Total Assets	43,747	43,177

LOST CREEK, THE HARRISON COUNTY BANK

President: David H. Nutter — Cashier: Monte E. Small

	In Thousands	
	12-31-87	12-31-88
Capital	$ 160	$ 160
Surplus	900	900
Undivided Profits	3,312	3,543
Deposits	33,021	34,150
Loans and Discounts	21,482	24,513
Cash and Due from Banks	3,565	2,399
Investment Securities	10,216	8,888
Total Assets	37,980	39,325

MAN, THE BANK OF MAN

President: Charles G. Ellis — Cashier: Jean Klip

	In Thousands	
	12-31-87	12-31-88
Capital	$ 225	$ 225
Surplus	400	400
Undivided Profits	6,398	6,617
Deposits	43,757	46,092
Loans and Discounts	21,273	24,038
Cash and Due from Banks	5,389	3,215
Investment Securities	20,161	22,152
Total Assets	51,420	54,027

MANNINGTON, FIRST EXCHANGE BANK

President: A. Dale Poling — Cashier: Nellie M. Fluhart

	In Thousands	
	12-31-87	12-31-88
Capital	$ 1,000	$ 1,000
Surplus	1,400	1,400
Undivided Profits	1,194	1,245
Deposits	43,820	47,536
Loans and Discounts	22,581	23,095
Cash and Due from Banks	1,918	2,754
Investment Securities	20,610	22,647
Total Assets	47,886	51,641

MARLINTON, BANK OF MARLINTON

President: Robert N. Woods — Cashier: Melvin L. Anderso

	In Thousands	
	12-31-87	12-31-88
Capital	$ 200	$ 200
Surplus	300	300
Undivided Profits	3,564	3,670
Deposits	31,902	35,056
Loans and Discounts	10,222	10,632
Cash and Due from Banks	2,443	2,586
Investment Securities	20,862	22,684
Total Assets	36,258	39,537

MARTINSBURG, F & M—MARTINSBURG

President: Victor A. Roberts Jr. Cashier: E. L. Weloman Jr.

	In Thousands	
	12-31-87	12-31-88
Capital	$ 1,000	$ 1,000
Surplus	1,410	1,410
Undivided Profits	2,718	3,162
Deposits	47,260	52,396
Loans and Discounts	27,439	32,606
Cash and Due from Banks	3,240	4,467
Investment Securities	16,369	17,485
Total Assets	52,690	58,258

McMECHEN, THE BANK OF McMECHEN

President: Michael E. Moore Cashier: Linda Miller

	In Thousands	
	12-31-87	12-31-88
Capital	$ 594	$ 594
Surplus	300	300
Undivided Profits	1,052	1,196
Deposits	21,436	24,342
Loans and Discounts	11,538	13,782
Cash and Due from Banks	1,895	1,885
Investment Securities	8,714	9,355
Total Assets	23,556	26,603

MIDDLEBOURNE, UNION BANK OF TYLER COUNTY

President: Gary R. Davis Cashier: Patricia Mason

	In Thousands	
	12-31-87	12-31-88
Capital	$ 144	$ 144
Surplus	739	739
Undivided Profits	2,449	2,674
Deposits	28,807	30,625
Loans and Discounts	18,300	20,227
Cash and Due from Banks	2,155	1,245
Investment Securities	8,514	8,804
Total Assets	32,340	34,434

MILL CREEK, BANK OF MILL CREEK

President: James E. Wallace — Cashier: Andrew T. Doig

	In Thousands	
	12-31-87	12-31-88
Capital	$ 103	$ 111
Surplus	247	384
Undivided Profits	1,549	1,656
Deposits	25,784	26,857
Loans and Discounts	16,657	18,214
Cash and Due from Banks	2,859	2,135
Investment Securities	7,126	7,782
Total Assets	28,226	29,398

MILTON, MILTON TRI-COUNTY BANK

President: R. Wade Caskey — Cashier: Valerie L. Holsinger

	In Thousands	
	12-31-87	12-31-88
Capital	$ 166	$ 202
Surplus	841	1,091
Undivided Profits	(290)	(165)
Deposits	10,648	13,411
Loans and Discounts	6,950	11,117
Cash and Due from Banks	572	1,028
Investment Securities	3,254	3,162
Total Assets	11,472	15,980

MORGANTOWN, CITIZENS BANK OF MORGANTOWN, INC.

President: James R. Camp — Cashier: Joseph Camp

	In Thousands	
	12-31-87	12-31-88
Capital	$ 200	$ 200
Surplus	1,000	1,000
Undivided Profits	2,153	2,362
Deposits	21,419	21,069
Loans and Discounts	17,182	15,328
Cash and Due from Banks	2,081	1,999
Investment Securities	3,888	4,436
Total Assets	25,315	24,903

MORGANTOWN, ONE VALLEY BANK OF MORGANTOWN

President: Kenneth R. Summers — Cashier: Charles T. Simms

	In Thousands	
	12-31-87	12-31-88
Capital	$ 2,537	$ 2,537
Surplus	4,403	4,403
Undivided Profits	7,381	7,150
Deposits	178,582	176,913
Loans and Discounts	147,719	146,810
Cash and Due from Banks	9,914	9,758
Investment Securities	35,140	44,378
Total Assets	217,234	211,156

MOUNDSVILLE, MERCANTILE BANKING AND TRUST COMPANY

President: C. Michael Blair — Cashier: Dale D. Knutsen, Jr.

	In Thousands	
	12-31-87	12-31-88
Capital	$ 2,000	$ 2,000
Surplus	1,100	1,100
Undivided Profits	5,909	6,042
Deposits	84,857	90,794
Loans and Discounts	40,065	40,167
Cash and Due from Banks	3,782	3,128
Investment Securities	45,482	51,186
Total Assets	94,383	100,408

MULLENS, THE PEOPLES BANK OF MULLENS

President: William A. Davis — Cashier: R. L. Bowling

	In Thousands	
	12-31-87	12-31-88
Capital	$ 1,200	$ 1,200
Surplus	1,200	1,200
Undivided Profits	6,516	7,160
Deposits	78,066	79,210
Loans and Discounts	25,815	27,401
Cash and Due from Banks	3,395	5,877
Investment Securities	48,750	51,195
Total Assets	87,930	89,673

NAUGATUCK, BANK OF MINGO

President: H. K. White — Cashier: Nadine Mitchel

	In Thousands	
	12-31-87	12-31-88
Capital	$ 400	$ 400
Surplus	400	400
Undivided Profits	2,084	2,514
Deposits	34,719	38,320
Loans and Discounts	22,945	23,623
Cash and Due from Banks	2,320	2,699
Investment Securities	10,665	12,470
Total Assets	38,068	42,199

NEWELL, NORTHERN HANCOCK BANK & TRUST COMPANY

President: Basil Mangano — Cashier:

	In Thousands	
	12-31-87	12-31-88
Capital	$ 597	$ 597
Surplus	255	255
Undivided Profits	(137)	(5)
Deposits	7,399	9,043
Loans and Discounts	3,811	5,705
Cash and Due from Banks	1,266	562
Investment Securities	2,233	1,795
Total Assets	8,158	9,948

NEW MARTINSVILLE, THE NEW MARTINSVILLE BANK

President: R. O. Swoboda — Cashier: John J. Stoflinsk

	In Thousands	
	12-31-87	12-31-88
Capital	$ 150	$ 150
Surplus	350	350
Undivided Profits	1,629	1,824
Deposits	22,620	23,409
Loans and Discounts	15,648	14,962
Cash and Due from Banks	1,468	1,209
Investment Securities	5,245	8,094
Total Assets	25,120	26,796

OAK HILL, ONE VALLEY BANK OF OAK HILL

President: Thomas E. Neal — Cashier: Geary L. Gadomski

	In Thousands	
	12-31-87	12-31-88
Capital	$ 480	$ 480
Surplus	5,000	5,000
Undivided Profits	1,849	1,593
Deposits	64,085	65,929
Loans and Discounts	36,699	45,810
Cash and Due from Banks	4,310	1,989
Investment Securities	22,967	24,324
Total Assets	71,857	75,542

OCEANA, THE BANK OF OCEANA

President: R. W. Wilkinson — Cashier

	In Thousands	
	12-31-87	12-31-88
Capital	$ 300	$ 300
Surplus	467	467
Undivided Profits	4,567	3,352
Deposits	33,919	36,316
Loans and Discounts	12,650	14,568
Cash and Due from Banks	2,385	1,898
Investment Securities	22,751	24,731
Total Assets	39,767	43,791

PADEN CITY, THE BANK OF PADEN CITY

President: David L. Mendenhall — Cashier: Shirley Kendle

	In Thousands	
	12-31-87	12-31-88
Capital	$ 300	$ 300
Surplus	504	504
Undivided Profits	857	893
Deposits	18,524	22,082
Loans and Discounts	14,466	15,018
Cash and Due from Banks	1,556	1,972
Investment Securities	2,642	4,940
Total Assets	20,337	23,972

PARKERSBURG, BANK OF LUBECK

President: Charles O. Castc — Cashier:

In Thousands	12-31-87	12-31-88
Capita	$ 500	$Merged with Or
Surplus	500	Valley Bank
Undivided Profits	(368)	
Deposits	16,686	date: 1-2-88
Loans and Discounts	11,137	
Cash and Due from Banks	4,900	
Investment Securities	11	
Total Assets	17,453	

PARKERSBURG, COMMERCIAL BANKING AND TRUST COMPANY

President: William E. Mildren, Jr. — Cashier: Wayne F. Li

In Thousands	12-31-87	12-31-88
Capital	$ 125	$ 125
Surplus	4,025	4,025
Undivided Profits	3,819	4,171
Deposits	100,182	102,393
Loans and Discounts	63,632	70,377
Cash and Due from Banks	10,490	5,879
Investment Securities	26,028	31,220
Total Assets	112,497	116,016

PARKERSBURG, COMMUNITY BANK OF PARKERSBURG

President: Cline A. Knotts — Cashier: Sandra Gau

In Thousands	12-31-87	12-31-88
Capital	$ 500	$ 500
Surplus	700	700
Undivided Profits	2,532	2,834
Deposits	40,522	46,640
Loans and Discounts	35,575	38,038
Cash and Due from Banks	3,052	2,094
Investment Securities	7,462	7,749
Total Assets	51,052	53,084

PARKERSBURG, MOUNTAIN STATE BANK

President: Gerald L. Binder — Cashier: Robert E. Coen

	In Thousands	
	12-31-87	12-31-88
Capital	$ 525	$ 525
Surplus	1,000	1,000
Undivided Profits	2,616	2,746
Deposits	63,554	62,539
Loans and Discounts	31,914	32,043
Cash and Due from Banks	3,138	2,791
Investment Securities	24,489	31,940
Total Assets	68,280	70,584

PARKERSBURG, PARKERSBURG INDUSTRIAL FINANCING CORP.

President: Eugene C. Hartman, Jr. — Cashier: Stewart D. Walkup

	In Thousands	
	12-31-87	12-31-88
Capital	$ 119	$Merged with One
Surplus	175	Valley Bank, N.A.
Undivided Profits	186	Charleston
Deposits	1,473	
Loans and Discounts	1,188	4-15-88
Cash and Due from Banks	317	
Investment Securities	250	
Total Assets	1,998	

PARKERSBURG, WOOD COUNTY BANK

President: William P. Crites — Cashier: Joe D. Campbell

	In Thousands	
	12-31-87	12-31-88
Capital	$ 2,188	$ 2,284
Surplus	2,636	2,769
Undivided Profits	304	844
Deposits	80,893	87,477
Loans and Discounts	56,334	59,047
Cash and Due from Banks	4,782	6,758
Investment Securities	19,192	21,038
Total Assets	88,094	96,444

PENNSBORO, THE COMMUNITY BANK

President: Wilson Davis

Cashier: Patty S. Sor

	In Thousands	
	12-31-87	12-31-88
Capital	$ 200	$ 200
Surplus	200	200
Undivided Profits	1,474	1,531
Deposits	15,690	15,868
Loans and Discounts	6,775	7,463
Cash and Due from Banks	800	1,853
Investment Securities	8,737	8,485
Total Assets	17,673	18,328

PETERSBURG, THE GRANT COUNTY BANK

President: R. Stephen Harman

Cashier: Shirley Yokur

	In Thousands	
	12-31-87	12-31-88
Capital	$ 500	$ 500
Surplus	1,000	1,000
Undivided Profits	5,463	5,607
Deposits	56,694	63,188
Loans and Discounts	37,996	44,133
Cash and Due from Banks	2,009	2,052
Investment Securities	22,717	24,410
Total Assets	64,594	71,071

PETERSBURG, POTOMAC VALLEY BANK

President: F. Richard Thompson

Cashier: Paul Leatherma

	In Thousands	
	12-31-87	12-31-88
Capital	$ 899	$ 900
Surplus	1,497	1,500
Undivided Profits	2,996	3,317
Deposits	47,732	52,842
Loans and Discounts	18,388	19,957
Cash and Due from Banks	4,051	3,233
Investment Securities	28,622	32,950
Total Assets	53,636	59,013

PHILIPPI, BARBOUR COUNTY BANK

President: William O. Lantz — Cashier: W. J. Wright

	In Thousands	
	12-31-87	12-31-88
Capital	$ 320	$ 310
Surplus	1,000	1,000
Undivided Profits	3,179	3,453
Deposits	33,979	34,649
Loans and Discounts	13,460	14,371
Cash and Due from Banks	1,176	1,255
Investment Securities	22,886	23,008
Total Assets	38,703	39,815

POINT PLEASANT, THE PEOPLES BANK OF POINT PLEASANT

President: James H. Lewis — Cashier: Jeanne M. Barney

	In Thousands	
	12-31-87	12-31-88
Capital	$ 1,250	$ 1,250
Surplus	1,750	1,750
Undivided Profits	2,386	2,831
Deposits	61,411	63,499
Loans and Discounts	31,322	36,063
Cash and Due from Banks	2,710	2,124
Investment Securities	31,792	30,410
Total Assets	70,242	73,422

PRINCETON, FIRST COMMUNITY BANK, INC.

President: James L. Harrison — Cashier:

	In Thousands	
	12-31-87	12-31-88
Capital	$ 2,619	$ 260
Surplus	8,287	19,693
Undivided Profits	4,148	2,563
Deposits	178,892	261,820
Loans and Discounts	141,823	197,724
Cash and Due from Banks	9,078	13,899
Investment Securities	34,485	62,267
Total Assets	205,220	298,588

PRINCETON, ONE VALLEY BANK OF MERCER COUNTY, INC.

President: J. W. Thompson

Cashier: J. Eugene Wile

In Thousands	12-31-87	12-31-88
Capital	$ 500	$ 500
Surplus	1,336	1,336
Undivided Profits	8,264	8,651
Deposits	124,962	125,512
Loans and Discounts	62,208	74,844
Cash and Due from Banks	11,489	5,297
Investment Securities	42,886	48,791
Total Assets	136,019	137,294

RAINELLE, FIRST STATE BANK & TRUST

President: Carlin K. Harmon

Cashier:

In Thousands	12-31-87	12-31-88
Capital	$ 240	$ 240
Surplus	400	400
Undivided Profits	3,658	3,940
Deposits	26,712	28,257
Loans and Discounts	13,575	16,666
Cash and Due from Banks	1,522	1,960
Investment Securities	15,456	14,390
Total Assets	31,645	34,129

RANSON, BLAKELEY BANK & TRUST COMPANY

President: J. R. Huyett

Cashier: J. R. Huyett

In Thousands	12-31-87	12-31-88
Capital	$ 2,323	$ 2,323
Surplus	516	516
Undivided Profits	1,804	2,427
Deposits	55,406	60,306
Loans and Discounts	42,268	46,524
Cash and Due from Banks	2,641	2,109
Investment Securities	8,574	7,109
Total Assets	60,766	66,490

RAVENSWOOD, JACKSON COUNTY BANK

President: Bruce Bingham

Cashier: Thomas Lookabaugh

	In Thousands	
	12-31-87	12-31-88
Capital	$ 640	$ 640
Surplus	860	860
Undivided Profits	2,165	2,202
Deposits	36,731	39,651
Loans and Discounts	15,680	19,039
Cash and Due from Banks	5,198	4,742
Investment Securities	15,410	17,396
Total Assets	40,706	43,752

RICHWOOD, PEOPLES BANK OF RICHWOOD, INC.

President: Gary D. Austin

Cashier: David Schoolcraft

	In Thousands	
	12-31-87	12-31-88
Capital	$ 181	$ 181
Surplus	1,100	1,100
Undivided Profits	1,083	1,133
Deposits	28,432	29,643
Loans and Discounts	20,173	24,055
Cash and Due from Banks	1,603	1,588
Investment Securities	8,686	6,350
Total Assets	34,898	35,357

RIPLEY, BANK OF RIPLEY

President: James Robinson

Cashier: Michael Hall

	In Thousands	
	12-31-87	12-31-88
Capital	$ 323	$ 323
Surplus	1,000	1,000
Undivided Profits	1,693	1,961
Deposits	33,368	38,847
Loans and Discounts	16,583	17,278
Cash and Due from Banks	1,716	2,819
Investment Securities	14,622	17,120
Total Assets	36,692	39,422

ROMNEY, THE BANK OF ROMNEY

President: Marlin C. Biggs — Cashier: Lawrence E. Fole

In Thousands

	12-31-87	12-31-88
Capital	$ 100	$ 100
Surplus	1,500	1,500
Undivided Profits	2,397	2,997
Deposits	52,205	59,099
Loans and Discounts	32,641	38,542
Cash and Due from Banks	2,418	2,285
Investment Securities	17,171	1,674
Total Assets	56,431	63,801

ST. MARYS, PLEASANTS COUNTY BANK

President: Leo Tullius — Cashier: Marlene Medle

In Thousands

	12-31-87	12-31-88
Capital	$ 500	$ 500
Surplus	800	800
Undivided Profits	1,521	1,686
Deposits	32,610	33,796
Loans and Discounts	14,372	16,886
Cash and Due from Banks	1,605	2,126
Investment Securities	18,064	15,432
Total Assets	35,982	37,130

SHEPHERDSTOWN, JEFFERSON SECURITY BANK

President: W. E. Knode, Jr. — Cashier: Denver Hip

In Thousands

	12-31-87	12-31-88
Capital	$ 600	$ 600
Surplus	1,500	1,500
Undivided Profits	2,407	2,914
Deposits	53,879	64,290
Loans and Discounts	37,338	45,954
Cash and Due from Banks	7,597	3,737
Investment Securities	9,153	10,958
Total Assets	59,071	69,928

SHINNSTON, FIRST BANK—SHINNSTON

President: Frank K. Abruzzino — Cashier:

In Thousands	12-31-87	12-31-88
Capital	$ 400	$ 400
Surplus	1,500	1,500
Undivided Profits	3,954	3,971
Deposits	77,963	74,162
Loans and Discounts	43,861	38,113
Cash and Due from Banks	4,665	4,282
Investment Securities	29,931	32,179
Total Assets	86,328	81,176

SISSONVILLE, BANK OF SISSONVILLE

President: C. Alan Otey — Cashier: Rick Clevinger

In Thousands	12-31-87	12-31-88
Capital	$ 250	$ 250
Surplus	250	250
Undivided Profits	2,137	2,315
Deposits	22,391	23,673
Loans and Discounts	16,738	15,558
Cash and Due from Banks	1,516	1,486
Investment Securities	6,024	7,423
Total Assets	26,329	26,740

SISTERSVILLE, FIRST TYLER BANK & TRUST COMPANY

President: R. O. Hanlin — Cashier: J. I. Kirkpatrick

In Thousands	12-31-87	12-31-88
Capital	$ 200	$ 200
Surplus	800	800
Undivided Profits	1,980	2,111
Deposits	12,588	17,478
Loans and Discounts	5,528	5,463
Cash and Due from Banks	462	671
Investment Securities	8,000	9,290
Total Assets	16,313	17,470

SOUTH CHARLESTON, 2nd AVENUE BANK OF SOUTH CHARLESTON

President: Brenda H. Robertson

Cashier:

	In Thousands	
	12-31-87	12-31-88
Capital	$ 138	$ 138
Surplus	481	481
Undivided Profits	296	345
Deposits	6,207	7,929
Loans and Discounts	3,628	3,903
Cash and Due from Banks	1,743	2,111
Investment Securities	1,207	1,788
Total Assets	7,193	8,975

SPENCER, THE TRADERS BANK

President: Garv B. Martin

Cashier: David Boothe

	In Thousands	
	12-31-87	12-31-88
Capital	$ 900	$ 900
Surplus	450	450
Undivided Profits	4,867	4,378
Deposits	56,593	58,251
Loans and Discounts	33,089	38,142
Cash and Due from Banks	2,819	2,884
Investment Securities	23,643	19,725
Total Assets	64,766	66,093

SUMMERSVILLE, ONE VALLEY BANK OF SUMMERSVILLE

President: Robert E. Kamm, Jr.

Cashier: Opal Bell

	In Thousands	
	12-31-87	12-31-88
Capital	$ 620	$ 520
Surplus	1,600	1,600
Undivided Profits	4,373	4,521
Deposits	63,588	67,917
Loans and Discounts	40,671	42,717
Cash and Due from Banks	2,368	1,961
Investment Securities	26,896	26,013
Total Assets	73,478	78,501

SUMMERSVILLE, NICHOLAS COUNTY BANK

President: Milton Woods, Jr. Cashier: Kenneth Hess

In Thousands	12-31-87	12-31-88
Capital	$ 1,100	$ 1,100
Surplus	1,100	1,100
Undivided Profits	6,821	4,752
Deposits	67,686	69,915
Loans and Discounts	17,122	19,541
Cash and Due from Banks	3,718	2,838
Investment Securities	49,279	49,848
Total Assets	77,212	79,737

TERRA ALTA, THE TERRA ALTA BANK

President: Charles A. Thomas Cashier: Kenneth Frankhouser

In Thousands	12-31-87	12-31-87
Capital	$ 150	$ 50
Surplus	300	400
Undivided Profits	768	845
Deposits	16,746	17,474
Loans and Discounts	8,516	10,134
Cash and Due from Banks	1,385	1,063
Investment Securities	6,676	6,311
Total Assets	18,118	18,988

THOMAS, MINERS & MERCHANTS BANK

President: Gerald H. Parks Cashier: Edward R. Kepner

In Thousands	12-31-87	12-31-88
Capital	$ 135	$ 135
Surplus	215	215
Undivided Profits	1,450	1,517
Deposits	19,097	20,891
Loans and Discounts	10,435	12,401
Cash and Due from Banks	4,117	3,625
Investment Securities	4,423	5,365
Total Assets	21,010	22,893

UNION, THE BANK OF MONROE

President: Ralph Mann — Cashier: Steven McNee

In Thousands	12-31-87	12-31-88
Capital	$ 100	$ 100
Surplus	300	300
Undivided Profits	3,404	3,756
Deposits	25,820	27,598
Loans and Discounts	8,638	9,110
Cash and Due from Banks	4,365	4,639
Investment Securities	14,528	15,923
Total Assets	29,901	32,033

WALTON, THE POCA VALLEY BANK

President: John Kemmner — Cashier: Phillip B. Robertson

In Thousands	12-31-87	12-31-88
Capital	$ 400	$ 400
Surplus	600	600
Undivided Profits	1,824	2,140
Deposits	32,253	36,578
Loans and Discounts	24,194	28,044
Cash and Due from Banks	2,917	2,326
Investment Securities	5,190	6,247
Total Assets	35,556	40,006

WAR, THE BANK OF WAR

President: Noah Dell'orso — Cashier: Haven R. Christian

In Thousands	12-31-87	12-31-88
Capital	$ 50	$ 50
Surplus	500	500
Undivided Profits	1,590	1,693
Deposits	24,208	24,673
Loans and Discounts	10,380	9,642
Cash and Due from Banks	2,366	1,712
Investment Securities	10,723	11,153
Total Assets	26,809	27,314

WARDENSVILLE, CAPON VALLEY BANK

President: Leslie A. Barr

Cashier: Alfred J. Ludwig

	In Thousands	
	12-31-87	12-31-88
Capital	$ 180	$ 180
Surplus	974	974
Undivided Profits	1,478	1,810
Deposits	35,253	39,734
Loans and Discounts	27,298	31,298
Cash and Due from Banks	2,284	2,492
Investment Securities	8,376	8,103
Total Assets	39,391	43,754

WAYNE, WAYNE COUNTY BANK

President: Darrell E. Cremeans

Cashier: Dwight D. Russell

	In Thousands	
	12-31-87	12-31-88
Capital	$ 342	$ 342
Surplus	411	411
Undivided Profits	3,537	3,857
Deposits	57,650	60,854
Loans and Discounts	29,237	30,133
Cash and Due from Banks	2,871	2,594
Investment Securities	20,936	30,059
Total Assets	62,658	66,111

WEIRTON, BANK OF WEIRTON

President: D. R. Billham

Cashier: R. F. Petrulovich

	In Thousands	
	12-31-87	12-31-88
Capital	$ 1,300	$ 1,300
Surplus	7,000	7,700
Undivided Profits	18,886	19,331
Deposits	122,144	130,084
Loans and Discounts	28,030	32,173
Cash and Due from Banks	4,241	5,064
Investment Securities	81,823	82,174
Total Assets	150,583	159,555

WELCH, AMERIBANK—WELCH

President: James E. Sizemore

Cashier:

In Thousands

	12-31-87	12-31-88
Capital	$ 240	$ 240
Surplus	1,057	1,057
Undivided Profits	423	381
Deposits	18,869	18,586
Loans and Discounts	13,208	14,519
Cash and Due from Banks	1,804	1,465
Investment Securities	2,110	2,884
Total Assets	20,849	20,317

WELLSBURG, WELLSBURG BANKING & TRUST COMPANY

President: Laura G. Inman

Cashier: Charlotte Jackson

In Thousands

	12-31-87	12-31-88
Capital	$ 100	$ 100
Surplus	800	800
Undivided Profits	932	1,022
Deposits	14,595	15,976
Loans and Discounts	7,477	8,086
Cash and Due from Banks	1,673	2,234
Investment Securities	6,952	6,757
Total Assets	16,699	18,036

WESTON, THE CITIZENS BANK OF WESTON

President: Frank Cirigilano

Cashier: Martin J. Riley

In Thousands

	12-31-87	12-31-88
Capital	$ 100	$ 100
Surplus	3,000	3,000
Undivided Profits	6,653	7,305
Deposits	68,785	71,376
Loans and Discounts	35,005	33,648
Cash and Due from Banks	9,366	15,086
Investment Securities	27,784	31,180
Total Assets	81,543	86,370

WESTOVER, THE WESTOVER BANK

President: William E. Coleman

Cashier:

In Thousands

	12-31-87	12-31-88
Capital	$ 500	$ 500
Surplus	749	749
Undivided Profits	2,009	2,214
Deposits	40,138	41,876
Loans and Discounts	31,883	31,299
Cash and Due from Banks	2,406	2,811
Investment Securities	6,196	6,854
Total Assets	43,655	45,693

WEST UNION, WEST UNION BANK

President: R. L. Holland

Cashier: Dennis H. Powell

In Thousands

	12-31-87	12-31-88
Capital	$ 250	$ 250
Surplus	300	300
Undivided Profits	2,890	3,550
Deposits	32,935	37,857
Loans and Discounts	13,445	16,957
Cash and Due from Banks	1,971	3,244
Investment Securities	18,439	19,138
Total Assets	36,560	42,207

WHEELING, THE BANK OF WHEELING

President: Bruce E. Wilson

Cashier: Melinda Buch

In Thousands

	12-31-87	12-31-88
Capital	$ 300	$ 300
Surplus	844	844
Undivided Profits	1,188	1,581
Deposits	40,545	42,841
Loans and Discounts	25,080	34,636
Cash and Due from Banks	4,982	4,007
Investment Securities	6,525	6,532
Total Assets	44,981	46,791

WHEELING, WHEELING DOLLAR BANK

President: Edward M. George

Cashier:

In Thousands	12-31-87	12-31-88
Capital	$ 3,910	$ 3,910
Surplus	12,781	12,781
Undivided Profits	10,240	12,484
Deposits	202,648	203,997
Loans and Discounts	144,777	139,914
Cash and Due from Banks	10,404	9,324
Investment Securities	63,497	81,017
Total Assets	255,215	262,329

WHITE SULPHUR SPRINGS, BANK OF WHITE SULPHUR SPRINGS

President: Christopher R. Walkup

Cashier: Donald W. Murray

In Thousands	12-31-87	12-31-88
Capital	$ 525	$ 525
Surplus	275	275
Undivided Profits	4,324	5,005
Deposits	51,056	57,304
Loans and Discounts	36,785	41,378
Cash and Due from Banks	4,492	9,047
Investment Securities	13,152	14,230
Total Assets	57,977	63,875

WHITESVILLE, WHITESVILLE STATE BANK

President: Robert L. Milam

Cashier: Charles Price

In Thousands	12-31-87	12-31-88
Capital	$ 50	$ 50
Surplus	200	200
Undivided Profits	4,035	4,132
Deposits	28,508	29,775
Loans and Discounts	12,503	15,009
Cash and Due from Banks	2,120	2,521
Investment Securities	15,398	13,293
Total Assets	33,245	35,118

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Charleston	Day & Night Bank	Central Trust Co	954,542 82	747,501 74	100	7 5 19	No Record
Charleston	Peoples Exchange Bank	W M Adkins	642,128 82	278,856 00	85	8 16 33	3 14 47
Charleston	Security Bank & Trust Co	John H Hoffman	1,042,500 23	446,108 56	106 7	4 19 33	5 4 44
Charles Town	Farmers Bank & Trust Co	Federal Deposit Insurance Corp	1,262,325 27	1,172,488 24	**85 71	9 1 37	10 18 43
Circleville	Circleville Bank	John H Hoffman	131,209 38	84,477 36	115	12 29 35	12 7 43
Clarksburg	Clarksburg Trust Co	John H Hoffman	2,161,558 09	2,582,674 90	82	6 7 29	5 26 45
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660 44	729,677 04	104 18	12 13 29	8 17 43
Clarksburg	West Virginia Bank	John H Hoffman	898,400 67	None	*20	1 7 34	6 11 45
Davy	Bank of Davy	First National Bank of Welch	204,390 21	134,705 77	83 25	12 14 27	4 7 33
Elm Grove	State Bank & Trust Co	John H Hoffman	1,592,983 83	1,043,636 43	106	1 27 33	11 20 45
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,700 98	161,752 65	27 75	3 7 15	10 25 44
Fairmont	Monongahela Bank	Smith Hood	732,510 03	477,144 17	53 63	2 21 29	2 10 43
Fairview	Farmers & Merchants Bank	John H Hoffman	504,109 30	365,800 90	65	8 30 33	6 13 45
Farmington	Bank of Farmington	John H Hoffman	402,630 30	337,381 21	83 8	10 8 31	11 30 45
Fayetteville	Bank of Fayette	John H Hoffman	234,099 83	160,098 72	53 8	1 26 31	2 14 44
Flemington	Bank of Flemington	John H Hoffman	190,351 04	122,311 23	47 5	9 26 31	2 10 44
Franklin	Farmers Bank of Pendleton	John H Hoffman	633,350 69	457,623 04	84 1	12 20 31	12 7 43
Franklin	The Franklin Bank	John H Hoffman	351,868 51	230,006 72	98 9	12 19 31	12 7 43
Gauley Bridge	Bank of Gauley Bridge	John H Hoffman	201,349 62	110,323 61	111 5	7 13 33	2 14 44
Gilbert	Bank of Gilbert	C B Early	159,269 25	96,210 40	98 5	4 3 26	1 22 40
Grafton	Grafton Bank	Hugh R Warder	No Record	No Record	78	1915	No Record
Grafton	Merchants & Mechanics Savings Bank	John H Hoffman	614,726 75	459,784 69	49 8	10 23 29	10 3 44

BEST AVAILABLE COPY

Location	Name of Bank	Final Receiver	Resources	Deposits	Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Grafton	Grafton Bank & Trust Co	John H Hoffman	858,706 41	706,017 94	95	10 10 31	10 3 44
Grafton	The Taylor County Bank	John H Hoffman	479,521 60	364,316 84	58 75	8 18 33	10 3 44
Grantsville	Peoples Bank of Grantsville	A G Mathews	155,086 69	89,487 09	70	7 9 24	8 22 41
Hamlin	Farmers & Merchants Bank	John H Hoffman	220,689 39	113,581 86	86 25	12 16 32	9 5 44
Harpers Ferry	Bank of Harpers Ferry	John H Hoffman	174,277 61	111,900 04	85 3	6 20 33	5 10 43
Harrisville	Peoples Bank	Commercial Banking & Trust Co , Parkersburg	997,741 08	788,069 91	34	1 21 28	4 27 46
Harrisville	Ritchie County Bank	Lester Snodgrass	No Record	No Record	100	10 17 11	No Record
Huntington	Cabell County Bank	O F Payne	293,539 43	222,134 05	11 5	1 10 31	2 1 44
Huntington	Coal Exchange Bank	F O Lamb	646,872 51	331,987 76	48 85	10 26 28	12 30 41
Huntington	Huntington Bank & Trust Co	W M Adkins	2,825,583 93	1,498,885 81	39 6	4 8 33	6 29 46
Huntington	Metro Bank	Federal Deposit Insurance Corp	24,558,977 25	21,235,337 10	100	9 12 80	
Huntington	Union Bank & Trust Co	W M Adkins	2,764,896 42	1,686,549 15	45 25	1 28 31	7 27 46
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,690 52	48,308 25	101	6 22 29	9 23 38
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,795 85	209,872 85	100	10 13 31	6 27 38
Kermit	Kermit State Bank	Federal Deposit Insurance Corp	117,182 35	66,880 52	100	11 1 38	5 23 42
Keyser	Peoples Bank of Keyser	John H Hoffman	671,170 25	537,225 85	90	4 27 22	1 19 43
Kingwood	Bank of Kingwood	John H Hoffman	535,205 51	369,236 32	96	7 1 31	7 29 46
Lewisburg	Bank of Greenbrier	E L Morton	408,413 03	298,406 49	64	12 2 30	11 25 41
Littleton	The Exchange Bank	B A Pyles	No Record	No Record	79 2	7 10 13	No Record

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Logan	Guyan Valley Bank	John H. Hoffman	893,972 66	None	65 29	9 13 32	5 29 43
Lumberport	Lumberport Bank	John H. Hoffman	287,836 91	153,148 46	00	8 28 29	12 2 44
Man	Merchants & Miners Bank	John H. Hoffman	110,806 37	72,649 66	73 5	8 23 33	2 14 44
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200 11	461,721 68	93 8	9 22 33	7 17 45
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468 43	3,372,579 56	70	12 31 30	3 14 46
Morgantown	Commercial Bank of Morgantown	O. H. Gall	981,055 45	851,227 14	100	12 1 29	7 17 41
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205 40	No Record	00	3 12 31	10 4 45
Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834 46	No Record	00	3 12 31	10 4 45
Moundsville	Mound City Bank	John H. Hoffman	718,198 10	484,448 90	74 8	4 3 33	10 9 45
Mullens	Bank of Mullens	Central Trust Co., Charleston	744,564 17	592,255 22	18 42	4 20 27	1 15 45
Parkersburg	Central Bank & Trust Co	F. O. Lamb	880,675 08	656,639 06	100	11 3 31	5 26 37
Parsons	Tucker County Bank	FDIC	16,081,000 00	15,517,000 00	100	2 3 84	
Pax	Bank of Pax	John H. Hoffman	160,025 59	112,139 52	41	9 4 3[illegible]	2 14 44
Pennsboro	First Citizens Bank	John H. Hoffman	884,701 59	732,087 95	60	6 6 33	6 25 45
Philippi	Peoples Bank of Philippi	John H. Hoffman	413,484 24	310,232 02	73 8	11 20 29	2 26 45
Pine Grove	Bank of Pine Grove	M. M. McIntire	145,120 60	125,285 31	75	7 11 25	12 3 38
Pineville	Wyoming County Bank	Central Trust Co.	227,416 59	166,956 57	44 11	11 20 28	1 15 45
Pt. Pleasant	Pt. Pleasant Trust Co.	Robert L. Hogg	640,981 51	207,993 27	00	8 21 28	No Record
Pullman	Pullman State Bank	Smith Hood	183,108 08	125,731 19	70	9 5 29	10 11 38
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190 39	38,757 30	100	6 4 15	No Record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,877 75	285,544 00	79	8 [illegible]2 31	11 27 44

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Richwood	Richwood Banking & Trust Co	John H. Hoffman	526,514 45	422,967 03	102 85	10 1 31	3 19 46
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832.11	112,130 82	30 41	6 4 31	11 6 43
Rupert	Bank of Rupert	E. L. Morrison	141,433.19	77,105 29	43	1 23 32	12 12 39
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,186.92	612,576.53	85 65	10 14 31	5 26 45
Smithfield	Bank of Smithfield	C. B. Highland	No Record	No Record	100	5 20 08	No Record
So. Charleston	Day & Night Bank	Kanawha Banking & Trust Co., Charleston	28,669.41	6,056 04	100	7 21 19	2 8 30
So. Charleston	First National Bank	FDIC	28,629,000.00	27,711,100.00	100	11 5 82	
Spencer	Bank of Spencer	Thomas P. Ryan	No Record	No Record	100	3 2 12	No Record
Sutton	Bank of Sutton	John H. Hoffman	321,715.43	259,845 11	69.5	9 1 31	12 10 43
Tunnelton	Tunnelton Bank	Smith Hood	602,272.53	397,062 98	00	7 23 29	6 13 40
Wallace	Wallace Bank	John H. Hoffman	246,586.15	156,853 18	75	9 14 24	2 26 43
Wayne	Peoples State Bank of Wayne	O. F. Payne	171,519.28	122,416.51	35	11 29 30	3 15 44
Webster Springs	Webster County Bank	John B. Skidmore	No Record	No Record	100	8 1 07	No Record
Weston	The Bank of Weston	Smith Hood	696,676.16	580,857 88	48 65	9 26 31	11 6 42
West Union	The Doddridge County Bank	John H. Hoffman	783,752.00	595,084.23	9	7 18 33	8 26 46
Wheeling	Central Union Trust Co.	O. H. Gall	1,923,220.30	1,133,670 82	90	10 8 31	No Record
Whitesville	Bank of Whitesville	John H. Hoffman	155,919.91	93,299 54	25	1 28 33	4 12 43
Williamsburg	Bank of Williamsburg	E. L. Morrison	202,910.14	152,561.01	87	12 31 31	12 3 42
Williamson	Day & Night Bank	Hayes Picklesimer	583,564.25	266,795.12	58 6	3 8 25	1 30 35
Williamson	Williamson State Bank	John H. Hoffman	228,306.54	177,940 30	23 7	9 30 32	1 12 44
Winfield	Bank of Winfield	John H. Hoffman	332,191.45	246,299.32	2.3	9 13 29	11 10 43

***Returned to stockholders paying double liability, depositors having been paid in full.**
****Federal Deposit Insurance Corporation paid all deposits up to $5,000.00 Bank liquidated 85.71% of total deposits.**

INFORMATION CONCERNING STATE CHARTERED INDUSTRIAL LOAN COMPANIES

Security Pacific Financial Services, had a corporate name change May 17, 1988. The name changed to Security Pacific Financial Services of West Virginia.

Manufacturers Hanover Financial Services, Inc. had a corporate name change effective August 1, 1988. The name changed to American General Finance, Inc.

COMPARATIVE ABSTRACT

Showing condition of Industrial Loan Offices in the STATE OF WEST VIRGINIA
as of the close of business on the dates indicated
($.00 omitted)

	12-31-88	% of total	12-31-87	% of total	Change + or -
Number of Offices	74		79		
ASSETS					
Cash on Hand	$ 212,893	.001	$ 224,505	.11	11,512-
Due from Banks	484,018	.002	1,900,414	.91	1,416,396-
Investments			21,875	.01	21,875-
Net Loans	199,422,604	.98	202,925,684	97.31	3,503,080-
Fixed Assets	108,314	.0005	157,319	.08	49,005-
Other Assets	4,195,131	.021	3,285,072	1.58	910,059 +
TOTAL ASSETS	$204,423,060	100%	$208,514,869	100%	$4,091,809-
LIABILITIES AND CAPITAL					
Evidence of Indebtedness	$		$ 59,338	.03	$ 59,338-
Borrowings or Rediscounts	120,521,785	.59	111,064,859	53.27	9,456,926 +
Other Liabilities	48,204,315	.23	57,391,670	27.52	9,187,355-
Total Capital Accounts	35,696,960	.18	39,999,002	19.18	4,302,042-
TOTAL LIABILITIES AND CAPITAL	$204,423,060	100%	$208,514,869	100%	$4,091,809-

CONSOLIDATED REPORT OF EARNINGS AND EXPENSES FOR CALENDAR YEARS OF THE ACTIVE INDUSTRIAL LOAN COMPANIES

			($.00 omitted
		12-31-87	12-31-8
Number of Offices		79	7
INCOME			
Charges Collected and/or Earned	$	36,346,871	$42,369,09
Insurance Commissions		1,596,739	2,087,47
Other Income		248,047	115,72
TOTAL OPERATING INCOME	$	38,191,657	$44,572,29
EXPENSES			
Advertising	$	545,727	645,36
Auditing		42,176	39,26
Bad Debts			
Charge-offs		3,132,635	4,202,10
Deduct: Collections on Accounts Previously Charged Off		(404,812)	(424,799
Additions to Reserve for Bad Debts		1,963,924	2,209,29
Depreciation and Amortization		159,194	208,84
Insurance and Fidelity Bonds		161,205	183,70
Legal Fees and Disbursements		34,760	48,00
Postage, Printing, Stationery & Supplies		345,604	447,66
Rent, Janitorial Services and Utilities		573,665	666,55
Salaries of Officers, Owners and Partners		209,723	302,55
Salaries of all other Employees		3,658,055	4,610,17
Taxes-Other Than on Income		581,996	870,21
License Fees		184,829	237,49
Telephone and Telegraph		417,604	508,60
Travel, Auto Expense & Allowance		168,825	219,59
Supervision and Administration (when not allocated to other items)		2,969,167	3,958,05
Other Expenses		3,477,327	2,779,47
Interest Paid on Borrowed Funds		15,417,384	15,167,74
Interest Paid on Evidence of Indebtedness		465,196	3,145,83
Total Expenses Before Income Taxes	$	34,104,184	$40,025,73
Income Before Income Taxes		4,087,473	4,546,55
Income Taxes			
State		404,380	373,92
Federal		1,681,556	1,791,05
TOTAL EXPENSES	$	36,190,120	$42,190,72
NET INCOME	$	2,001,537	$ 2,381,57

AMERICAN GENERAL HOME EQUITY, INC.

Principal Office: Parkersburg

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	8	8
ASSETS		
Cash on Hand	$ 350	$
Due from Banks		
Total Investments		
Net Loans	15,499,481	16,772,117
Fixed Assets	9,147	
Other Assets	128,169	134,501
TOTAL ASSETS	$15,637,147	$16,906,618
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	
Borrowings or Rediscount	8,049,756	9,261,719
Other Liabilities	435,829	
Total Capital	7,151,562	7,644,899
TOTAL LIABILITIES AND CAPITAL	$15,637,147	$16,906,618

ASHLAND FINANCE COMPANY

Principal Office: Logan

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	1	1
ASSETS		
Cash on Hand	$	$
Due from Banks	306,447	294,458
Total Investments		
Net Loans	389,557	401,707
Fixed Assets	1,520	1,446
Other Assets		
TOTAL ASSETS	$ 697,524	$ 697,611
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	
Borrowings or Rediscount	1,074	957
Other Liabilities	696,450	696,654
TOTAL LIABILITIES AND CAPITAL	$ 697,524	$ 697,611

ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.
Principal Office: Parkersburg

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	6	6
ASSETS		
Cash on Hand	$ 87,905	$ 119,370
Due from Banks		
Total Investments		
Net Loans	32,537,597	35,354,498
Fixed Assets		
Other Assets	2,532	1,743
TOTAL ASSETS	$32,628,034	$35,475,611
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	
Borrowings or Rediscount		
Other Liabilities	28,569,026	35,433,837
Total Capital	4,059,008	41,774
TOTAL LIABILITIES AND CAPITAL	$36,628,034	$35,475,611

AVCO FINANCIAL SERVICES OF WV, INC.
Principal Office: Charleston

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	5	5
ASSETS		
Cash on Hand	$	$
Due from Banks	5,000	5,000
Total Investments		
Net Loans	9,343,609	11,953,042
Fixed Assets	1,362	1,096
Other Assets	170,035	254,165
TOTAL ASSETS	$ 9,520,006	$12,213,303
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount	9,472,492	11,718,390
Other Liabilities	34,184	52,008
Total Capital	13,330	442,905
TOTAL LIABILITIES AND CAPITAL	$ 9,520,006	$12,213,303

BARCLAYS AMERICAN/FINANCIAL OF WEST VIRGINIA, INC.
Principal Office: Bluefield

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	2	2
ASSETS		
Cash on Hand	$	$ 2,659
Due from Banks		
Total Investments		
Net Loans	20,969,271	8,625,512
Fixed Assets	58,717	37,011
Other Assets	56,269	
TOTAL ASSETS	$21,084,257	$ 8,665,182
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount		
Other Liabilities	19,590,816	7,304,013
Total Capital	1,493,441	1,361,169
TOTAL LIABILITIES AND CAPITAL	$21,084,257	$ 8,665,182

BECKLEY LOAN & INDUSTRIAL CORP.
Principal Office: Beckley

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	1	1
ASSETS		
Cash on Hand	$ 12,810	$ 2,100
Due from Banks		362
Total Investments		
Net Loans	1,084,028	1,128,000
Fixed Assets	5,943	
Other Assets	12,400	34,959
TOTAL ASSETS	$ 1,115,181	$ 1,165,421
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount	841,093	737,376
Other Liabilities	2,183	28,086
Total Capital	271,905	399,959
TOTAL LIABILITIES AND CAPITAL	$ 1,115,181	$ 1,165,421

BENEFICIAL WEST VIRGINIA, INC.
Principal Office: St. Albans

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	9	9
ASSETS		
Cash on Hand	$	$
Due from banks		
Total Investments		
Net Loans	23,651,480	23,399,141
Fixed Assets		
Other Assets	224,213	580,010
TOTAL ASSETS	$23,875,693	$23,979,151
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or rediscount	20,902,211	21,383,583
Other Liabilities	277,544	70,512
Total Capital	2,695,938	2,525,056
TOTAL LIABILITIES AND CAPITAL	$23,875,693	$23,979,151

CITY INDUSTRIAL SAVINGS & LOAN COMPANY #2
Principal Office: Sprague

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	1	1
ASSETS		
Cash on Hand	$ 200	$ 971
Due from Banks	6,201	(13,025)
Total Investments	18,000	
Net Loans	756,369	602,930
Fixed Assets	33,992	24,343
Other Assets	74,500	224,675
TOTAL ASSETS	$ 889,262	$ 839,894
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount	750,000	737,000
Other Liabilities	2,074	2,586
Total Capital	137,188	100,308
TOTAL LIABILITIES AND CAPITAL	$ 889,262	$ 839,894

COMMERCIAL CREDIT CORPORATION
Principal Office: St. Albans

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	10	10
ASSETS		
Cash on Hand	$ 87,531	$ 15,000
Due from Banks		
Total Investments		
Net Loans	49,570,730	51,415,000
Fixed Assets		2,000
Other Assets	2,193,424	2,202,000
TOTAL ASSETS	$51,851,685	$53,634,000
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount	38,727,095	40,151,000
Other Liabilities	282,679	212,000
Total Capital	12,841,911	13,271,000
TOTAL LIABILITIES AND CAPITAL	$51,851,685	$53,634,000

COMMUNITY SAVINGS & LOAN, INC.
Principal Office: Morgantown

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	1	1
ASSETS		
Cash on Hand	$	$
Due from Banks	79,981	69,431
Total Investments		
Net Loans	(10,839)	483
Fixed Assets		
Other Assets		
TOTAL ASSETS	$ 69,142	$ 69,914
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount		
Other Liabilities		
Total Capital	69,142	69,914
TOTAL LIABILITIES AND CAPITAL	$ 69,142	$ 69,914

FAMILY SAVINGS & LOAN, INC.
Principal Office: Huntington

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	1	1
ASSETS		
Cash on Hand	$ 200	$ 200
Due from Banks	156	953
Total Investments		
Net Loans	2,147,414	2,125,906
Fixed Assets	15,734	11,323
Other Assets	48,243	48,592
TOTAL ASSETS	$ 2,211,747	$ 2,186,974
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount		
Other Liabilities	80,964	11,868
Total Capital	2,130,783	2,175,106
TOTAL LIABILITIES AND CAPITAL	$ 2,211,747	$ 2,186,974

HFC THRIFT OF WV, INC.
Principal Office: Morgantown

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	2	2
ASSETS		
Cash on Hand	$	$
Due from Banks		
Total Investments		
Net Loans	5,912,762	5,220,755
Fixed Assets		
Other Assets	32,911	109,848
TOTAL ASSETS	$ 5,945,673	$ 5,330,603
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount		
Other Liabilities	2,393,893	2,280,088
Total Capital	3,551,780	3,050,515
TOTAL LIABILITIES AND CAPITAL	$ 5,945,673	$ 5,330,603

LANDMARK FINANCIAL SERVICES OF WEST VIRGINIA, INC.
Principal Office: Martinsburg

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	3	3
ASSETS		
Cash on Hand	$ 1,350	$ 1,350
Due from Banks	1,558	4,447
Total Investments		
Net Loans	2,082,856	2,638,034
Fixed Assets	18,286	15,266
Other Assets	89,176	95,541
TOTAL ASSETS	$ 2,193,226	$ 2,754,638
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount	1,697,080	2,065,253
Other Liabilities	86,795	101,439
Total Capital	409,351	587,946
TOTAL LIABILITIES AND CAPITAL	$ 2,193,226	$ 2,754,638

LEWIS COUNTY SAVINGS & LOAN COMPANY
Principal Office: Weston

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	1	1
ASSETS		
Cash on Hand	$ 28,950	$ 19,077
Due from Banks	1,438,101	1,843,443
Total Investments	3,875	2,005
Net Loans	3,794,147	2,227,861
Fixed Assets	12,618	14,603
Other Assets	71,372	37,852
TOTAL ASSETS	$ 5,349,063	$ 4,144,841
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount		
Other Liabilities	5,201,544	4,172,748
Total Capital	147,519	(27,907)
TOTAL LIABILITIES AND CAPITAL	$ 5,349,063	$ 4,144,841

MARSHALL COUNTY THRIFT & LOAN, INC.
Principal Office: Moundsville

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	1	1
ASSETS		
Cash on Hand	$ 4,331	$ 207
Due from Banks	4,013	12,249
Total Investments		
Net Loans	252,051	166,477
Fixed Assets		
Other Assets		
TOTAL ASSETS	$ 260,395	$ 178,933
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$ 59,338	$ 24,491
Borrowings or Rediscount	104,866	80,607
Other Liabilities	1,058	535
Total Capital	95,133	73,300
TOTAL LIABILITIES AND CAPITAL	$ 260,395	$ 178,933

NICHOLAS LOAN & MORTGAGE, INC.
Principal Office: Summersville

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	Chartered 8-5-88	1
ASSETS		
Cash on Hand	$	$ 70,945
Due from Banks		
Total Investments		
Net Loans		227,522
Fixed Assets		15,828
Other Assets		3,193
TOTAL ASSETS	$	$ 317,488
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	
Borrowings or Rediscount		
Other Liabilities		163,072
Total Capital		154,416
TOTAL LIABILITIES AND CAPITAL	$	$ 317,488

NORWEST FINANCIAL INDUSTRIAL WEST VIRGINIA, INC.
Principal Office: Westover

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	7	7
ASSETS		
Cash on Hand	$ 877	$ 397
Due from Banks		
Total Investments		
Net Loans	8,727,283	9,656,322
Fixed Assets		
Other Assets	37	897
TOTAL ASSETS	$ 8,728,197	$ 9,657,616
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount	8,189,573	9,020,028
Other Liabilities		
Total Capital	538,624	637,588
TOTAL LIABILITIES AND CAPITAL	$ 8,728,197	$ 9,657,616

PEOPLES LOAN FINANCIAL SERVICES, INC.
Principal Office: Bluefield

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	1	1
ASSETS		
Cash on Hand	$	$ —
Due from Banks	58,956	122,392
Total Investments		
Net Loans	792,456	771,360
Fixed Assets		
Other Assets	7,797	12,345
TOTAL ASSETS	$ 859,209	$ 906,097
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount	624,000	624,000
Other Liabilities		
Total Capital	235,209	282,097
TOTAL LIABILITIES AND CAPITAL	$ 859,209	$ 906,097

PUBLIC INDUSTRIAL LOAN COMPANY OF SOUTH CHARLESTON

Principal Office: South Charleston

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	9	9
ASSETS		
Cash on Hand	$	$
Due from Banks		
Total Investments		
Net Loans	10,928,073	12,921,126
Fixed Assets		
Other Assets	12,785	19,097
TOTAL ASSETS	$10,940,858	$12,940,223
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount	9,306,417	10,589,744
Other Liabilities	430,522	504,444
Total Capital	1,203,919	1,846,035
TOTAL LIABILITIES AND CAPITAL	$10,940,858	$12,940,223

SECURITY PACIFIC FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office: Beckley

($.00 omitted)

	12-31-87	12-31-88
Number of Offices	8	7
ASSETS		
Cash on Hand	$	$
Due from Banks		
Total Investments		
Net Loans	14,497,361	14,209,149
Fixed Assets		
Other Assets	161,209	473,564
TOTAL ASSETS	$14,658,570	$14,682,713
LIABILITIES AND CAPITAL		
Evidences of Indebtedness	$	$
Borrowings or Rediscount	12,400,276	14,233,692
Other Liabilities	1,485	39,404
Total Capital	2,256,809	409,617
TOTAL LIABILITIES AND CAPITAL	$14,658,570	$14,682,713

STATE CHARTERED BUILDING AND LOAN ASSOCIATION

REPORT OF CONDITION OF
CITIZENS SAVINGS AND LOAN COMPANY, MOUNDSVILLE, WEST VIRGINIA

President: Clinton Rogerson Secretary: Evan M. Rogerson

($.00 omitted)

	12-31-86	12-31-87
ASSETS		
Net Loans Outstanding	$ 939,964	$ 814,020
Total Investments	1,224,205	1,407,550
Cash in Office	7,968	-0-
Due from banks (demand deposits)	120,598	179,041
Other Assets	3	3
TOTAL ASSETS	$ 2,292,738	$ 2,400,614
LIABILITIES		
Total Share Accounts	$ 1,235,532	1,293,763
Undivided Profits	817,206	866,851
Contingent fund	205,000	205,000
Reserve for Interest Taxes, etc	35,000	35,000
Other liabilities	-0-	-0-
TOTAL LIABILITIES	$ 2,292,738	$ 2,400,614

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Beckley	Beckley Building & Loan Association	6-3 46	Voluntary	Above par
Beckley	Co-Operative Building & Loan Association	10-25 55	Voluntary	Above par
Benwood	Benwood Building & Loan Association	July, 1922	Voluntary	Above par
Bluefield	Bluefield Building & Loan Association	1 27 14	Voluntary	No record
Bluefield	Bluefield Building & Loan Association	2 1-35	Converted into Federal	Par
Bluefield	Mutual Home Savings Company	6 22 20	Voluntary	No record
Bluefield	Mutual Home Savings and Loan Company	5-18 17	Through Bluefield Bank	No record
Buckhannon	Buckhannon Bldg. and Loan Association	12 30 47	Voluntary	Above par
Charles Town	Cabin Building Association	1916	No record	No record
Charles Town	Charles Town Building Association	1918	No record	No record
Charles Town	Charles Town & Ranson Bldg. & Loan Assn.	6 30-22	Voluntary	Near par
Charles Town	Charles Town & Summit Pt. Bldg. & Loan Assn.	2 5 40	Voluntary	No record
Charles Town	Dixie Building Loan Association	July, 1922	Court Decree	Near par
Charles Town	Fidelity Building Loan Association	1923	Court Decree	No record
Charles Town	Ideal Building & Loan Association	1923	Court Decree	No record
Charles Town	Jefferson Co. Provident Bldg. & Loan Assn.	8-8-11	Court Decree (Voluntary)	No record
Charles Town	Public Building & Loan Association	6-30-22	Court Decree	Above par
Charles Town	Savings Building & Loan Association	7 1 22	Court Decree	No record
Charleston	Capital Building & Loan Association	3 12 49	Voluntary	Above par
Charleston	Charleston Building & Loan Association	6-16-49	Voluntary	Above par
Charleston	Colonial Building & Loan Association	6-30 52	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Charleston	Empire Savings & Loan Company	12 29 52	Voluntary	Above par
Charleston	Industrial Home & Finance Company	12 31 22	Voluntary	No record
Charleston	Imperial Building & Loan Association	7 27 37	Voluntary	Par
Charleston	Kanawha Savings & Loan Association	12 1 48	Voluntary	Near par
Charleston	Mountain State Building & Loan Assn	1940	Court Decree (Voluntary)	No record
Charleston	Peoples Building & Loan Association	6 30 61	Voluntary	Above par
Charleston	Sun Building & Loan Association	5 9 34	Converted into Federal	Par
Charleston	Virginia Savings and Loan Association	8 6 34	Voluntary	Par
Charleston	West Virginia Rural Credit Association	1917	Adopted National System	No record
Chester	Hancock County Savings & Loan Assn	11 3 34	Converted into Federal	Par
Clarksburg	Clarksburg Building & Loan Association	12 13 46	Voluntary	Above par
Clarksburg	Clarksburg Savings & Loan Association	2 19 23	Court Decree	No record
Clarksburg	Commercial Savings & Loan Company	No record	Court Decree	No record
Clarksburg	Eureka Building & Loan Company	9 4 06	No record	No record
Clarksburg	Harrison County Savings & Loan Association	2 1 22	Voluntary	No record
Clarksburg	Security Savings & Loan Company	9 17 17	Voluntary	No record
Cottageville	Cottageville Building & Loan Association	4 24 24	Voluntary	Par
Fairmont	East Side Building & Loan Association	11 20 44	Voluntary	Par
Fairmont	Empire Building & Loan Association	4 27 07	Voluntary	No record
Fairmont	Fairmont Savings Loan Society	10 12 10	Voluntary	No record
Fairmont	Mountaineer Building & Loan Assn	1 3 40	Voluntary	Par
Fayetteville	Fayetteville Building & Loan Assn	7 29 36	Converted into Federal	Par
Grafton	Grafton Buildings & Loan Association	4 27 20	Voluntary	No record
Harpers Ferry	Harpers Ferry & Bolivar Bldg. & Loan Assn.	11 7 10	Voluntary	No record
Huntington	Cabell Building & Loan Association	12 11 62	Converted into Federal	No record

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Huntington	Home Building Loan Association	1926	Voluntary	No record
Huntington	Huntington Building & Loan Assn.	4 20 21	Through Com. Sav. Loan Co	No record
Huntington	Home Building & Savings Company	9-4-10	Voluntary	No record
Huntington	Industrial Building & Loan Company	10 9 09	Voluntary	No record
Huntington	New Jackson Building & Loan Association	8 1-34	Voluntary	No record
Huntington	New Jackson Building & Loan Association	7 1-34	Converted into Federal	No record
Huntington	Star Building & Loan Association	Nov. 1920	Voluntary	No record
Kenova	Kenova Building & Loan Association	5 16 24	Thru Jackson B & L ASSN	Par
Kingwood	Kingwood Building & Loan Association	4-16-45	Voluntary	Par
Lewisburg	Blue Grass Building & Loan Association	9 25 36	Converted into Federal	Par
Logan	Citizens Savings & Loan Company	2-19-18	Thru Tstee E. L. Hogsett	Above par
Logan	Logan County Building & Loan Association	1 10-45	Voluntary	Par
Martinsburg	Acme Building & Loan Association	1922	Court Decree	No record
Martinsburg	Eureka Building & Loan Association	1916	Voluntary	No record
Martinsburg	Martinsburg Building & Loan Association	2-14-52	Voluntary	Par
Martinsburg	Martinsburg Home Building & Loan Assn.	2 17 09	Voluntary	No record
Martinsburg	Farmers & Laborers Building & Loan Assn	7-11 22	Court Decree	No record
Montgomery	Montgomery Building & Savings Association	8 12 37	Voluntary	No record
Morgantown	Athens Building & Loan Association	1 17 44	Voluntary	Above par
Morgantown	Guardian Investment Company	5 4 43	Voluntary	No record
Morgantown	Fidelity Building & Loan Association	6 30 48	Voluntary	Above par
Morgantown	Franklin Building & Loan Association	5 27 37	Voluntary	No record
Morgantown	Peoples Building & Loan Association	12 27 07	Voluntary	No record
Morgantown	Sabraton Building & Loan Association	6 29 46	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Morgantown	Morgantown State Savings & Invest. Assn.	6-30-49	Voluntary	Par
Morgantown	Westover Building & Loan Association	6-5-40	Voluntary	No record
Moundsville	American Building & Loan Association	2-9-37	Converted into Federal	No record
Mount Hope	Glen Jean Building & Loan Association	8-5-20	Voluntary	No record
Mount Hope	Mount Hope Building & Loan Association	6-5-46	Voluntary	Above par
New Martinsville	Doolin Building & Loan Association	6-23-36	Converted into Federal	No record
Oak Hill	New River Building & Loan Association	1926	Thru Fayetteville B & LA	Par
Parkersburg	Citizens Building Association	9-21-38	Court Order	No record
Parkersburg	Exchange Building Association	6-24-41	Voluntary	Near par
Parkersburg	Traders Builders Association	10-15-45	Voluntary	Above par
Pt. Pleasant	Modern Building & Loan Assn.	10-24-28	Robert L. Hogg, Receiver	No record
Pt. Pleasant	Progressive Building & Loan Association	4-16-37	Receivership	Nothing
Ravenswood	Conservative Building & Loan Association	9-5-35	Converted into Federal	No record
Ripley	Ripley Building & Loan Association	10-29-35	Voluntary	No record
Shepherdstown	Potomac Permanent Building & Loan Assn.	3-22-49	Voluntary	Above par
Sistersville	Sistersville Building & Loan Association	8-29-34	Converted into Federal	No record
Spencer	Roane County Building & Loan Association	11-9-36	Voluntary	No record
Summersville	Summersville Building & Loan Association	3-8-52	Voluntary	Par
Wellsburg	Advance Building Association	6-25-47	Voluntary	Above par
Wellsburg	Brooke County Building & Loan Association	12-30-52	Voluntary	Near par
Wheeling	Consolidated Building & Loan Association	No record	No record	No record
Wheeling	Ohio Valley Savings & Loan Association	8-7-11	Court Decree	No record
Wheeling	United Building & Loan Association	1-4-36	Receivership	Near par
Wheeling	Wheeling Savings & Loan Association	6-30-31	Voluntary	Liquidated
Williamson	Atlas Building & Loan Association			No record

SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA
as of December 31, 1988

LOCATION	NAME
Beckley	Beckley Loan Company
Beckley	American General Finance, Inc.
Beckley	Beneficial Finance Co. of West Virginia
Beckley	Public Finance Corporation
Beckley	Security Pacific Financial Services, Inc.
Bluefield	Barclays American/Financial of WV, Inc
Bluefield	Peoples Loan Company
Bluefield	Union Loan Company
Charleston	Associates Financial Services Co., Inc.
Charleston	AVCO Financial Services, Inc.
Charleston	Beneficial Finance Co. of West Virginia
Charleston	American General Finance, Inc.
Charleston	Norwest Financial West Virginia, Inc.
Charleston	Public Finance Corporation
Charles Town	Jefferson Finance Company, Inc.
Clarksburg	Associates Financial Services Co., Inc.
Clarksburg	Beneficial Finance Co. of West Virginia
Clarksburg	American General Finance, Inc.
Clarksburg	Norwest Financial West Virginia, Inc.
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Security Pacific Financial Services, Inc.
Dunbar	Norwest Financial West Virginia, Inc.
Elkins	Landmark Finance Corporation
Elkins	Security Pacific Financial Services, Inc.
Fairmont	Norwest Financial West Virginia, Inc.
Franklin	Franklin Financial Services, Inc.
Huntington	Associates Financial Services Company
Huntington	AVCO Financial Services, Inc.
Huntington	Family Acceptance Corporation
Huntington	Beneficial Finance Co. of West Virginia
Huntington	Liberty Finance Corporation
Huntington	Norwest Financial West Virginia, Inc.
Huntington	Public Finance Corporation
Huntington	Security Pacific Financial Services, Inc.
Keyser	Landmark Finance Corporation
Logan	Ashland Finance Co. of WV
Logan	American General Finance, Inc.
Logan	Security Pacific Financial Services, Inc.
Martinsburg	Associates Financial Services Co., Inc.

Martinsburg	American General Finance Co.
Martinsburg	Landmark Finance Corporation
Martinsburg	Security Pacific Financial Services, Inc.
Moorefield	Easy Loan Company
Morgantown	Beneficial Finance Co. of West Virginia
Morgantown	Household Finance Corporation
New Martinsville	Budget Finance Company
Nitro	United Financial Services of WV, Inc.
Northfork	Northfork Loan Company
Oak Hill	AVCO Financial Services, Inc.
Oceana	AVCO Financial Services, Inc.
Parkersburg	Associates Financial Services Co. of WV, Inc.
Parkersburg	Beneficial Finance Company of West Virginia
Parkersburg	American General Finance Co.
Parkersburg	Norwest Financial West Virginia, Inc.
Petersburg	Valley Finance Company
Princeton	Beneficial Finance Co. of West Virginia
Princeton	Peoples Loan Company of Princeton
Ravenswood	Public Finance Corporation
Ronceverte	American General Finance Co.
St. Albans	Beneficial Finance Co. of West Virginia
St. Marys	Mid-Ohio Valley Loan Company
South Charleston	Public Finance Corporation
Sprague	City Finance Company of Sprague #1
Sprague	City Industrial Savings & Loan Co. #3
Vienna	Household Finance Corporation
Vienna	Public Finance Corporation
Weirton	Public Finance Corporation
Welch	State Loan Company
Westover	American General Finance Co.
Wheeling	Associates Financial Services Co., Inc.
Wheeling	AVCO Financial Services, Inc.
Wheeling	Beneficial Finance Co. of West Virginia

CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

($.00 omitted)

	12-31-87	12-31-88
Number of Licensees	78	73
ASSETS		
Cash on Hand in Banks	$ 1,581,662	$ 1,394,505
LOANS		
Gross Loans Receivable	$32,066,826	$30,205,943
Installment Sales Contracts Purchased	23,506,207	24,722,393
Less Income Collected but not Earned	9,947,621	8,994,972
Less Reserve for Loan Loss	1,762,628	1,756,951
NET LOANS	$43,862,784	$43,825,773

CONSOLIDATED REPORT OF CONDITION OF ACTIVE STATE CHARTERED CREDIT UNIONS FOR PERIODS DECEMBER 31, 1987 AND DECEMBER 31, 1988

($.00 omitted)

	12-31-87	12-31-88
Number of Credit Unions	19	19
ASSETS		
Loans to members	$31,379,496	$35,848,378
All other loan accounts	299,327	160,997
Less allowance for loan losses	21,254	21,364
TOTAL LOANS	$31,657,569	$35,988,011
Cash	737,572	584,158
Total Investments	18,502,837	13,966,107
Fixed Assets	495,543	507,959
All other assets	240,044	176,083
TOTAL ASSETS	$51,633,565	$51,222,318
LIABILITIES:		
Promissory notes	$ 0	$ 0
Other notes	7,189	50,080
Interest on deposits payable	16,496	109,763
Dividends Payable	153,008	200,779
Deposits	8,609	0
Accounts payable and liabilities	209,990	(118,365)
TOTAL LIABILITIES	$ 395,292	$ 242,277
EQUITY/SHARES:		
Share certificates	$19,798,847	$14,694,146
Share drafts	1,778,752	1,836,983
IRA, Keogh Accounts	2,983,491	3,450,871
Other shares	23,796,052	28,054,471
TOTAL SHARES	$48,357,143	$48,036,472
Regular reserves	$ 1,567,945	$ 1,801,945
Other reserves	626,240	565,805
Undivided earnings	686,941	731,052
TOTAL EQUITY	$ 2,881,126	$ 2,943,571
TOTAL EQUITY/SAVINGS	$51,238,269	$50,980,043
TOTAL LIABILITIES/EQUITY/SAVINGS	$51,633,565	$51,222,318

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS OF ACTIVE STATE CHARTERED CREDIT UNIONS FOR PERIODS DECEMBER 31, 1987 AND DECEMBER 31,1988

($.00 omitted)

	12-31-87	12-31-88
Number of Credit Unions	19	19
INCOME:		
Interest on loans	$3,720,111	$4,006,921
Less interest refund	57,073	120,339
Income from investments	1,473,623	1,318,054
Other operating income	91,336	117,989
TOTAL GROSS INCOME	$5,227,999	$5,322,627
EXPENSES:		
Employee compensation and benefits	$ 772,615	$ 804,928
Travel and conference expense	28,856	23,674
Office occupancy	48,468	48,101
Office operation expense	379,072	370,253
Educational and promotion	19,322	23,791
Loan servicing expense	17,627	33,737
Professional and outside services	157,858	222,915
Provision for loan losses	-0-	6,791
Member insurance	230,354	238,470
Operating fees	9,936	9,471
Interest on borrowed money	593,474	4,410
Miscellaneous operating expenses	127,231	152,565
TOTAL OPERATING EXPENSE	$2,384,815	$1,939,106
INCOME FROM OPERATIONS	$2,843,188	$3,383,521
NON-OPERATING GAINS OR LOSSES:		
Gain (Loss) on Investments	$ -0-	$ -0-
Gain (Loss) on Disp. of Assets	-0-	-0-
Other non-operating income	243	7,200
TOTAL INCOME (LOSS) BEFORE DIVIDENDS	$2,843,430	$3,390,721
Dividends	$2,843,430	$1,801,978
Interest on deposits	713,772	1,172,369
Transfer to Reg. & Stat. Reserves	221,550	203,560
NET INCOME (LOSS)	$ 200,957	$ 219,605
Additional transfer to reserves	$ 102,119	$ 66,761
Adjustment Net Income Loss	$ 98,839	$ 152,844

ANMOORE—National Carbon Employees Credit Union

President: Samue Jermont | Treasurer: Albert L. Loar

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$1,172,763	$1,252,693
Cash	22,536	5,218
Total Investments	322,959	324,572
Fixed Assets	900	16,524
Other Assets	11,268	30
TOTAL ASSETS	$1,530,426	$1,599,037
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$ 44,000
Total shares and deposits	1,321,342	1,363,465
Regular Reserve (statutory)	112,412	113,832
Other Reserves		6,750
Undivided Earnings	49,550	49,550
Other Liabilities		
Dividends Payable		
Accounts Payable	47,122	21,440
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$1,530,426	$1,599,037

BUCKNANNON—Corhart Employees Credit Union

President: | Treasurer:

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 18,891	$ 19,845
Cash	16,720	14,519
Total Investments	40,182	64,291
Fixed Assets		
Other Assets		
TOTAL ASSETS	$ 75,793	$ 98,655
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total shares and deposits	70,369	91,786
Regular Reserve (statutory)	2,358	2,436
Other Reserves		
Undivided Earnings	1,904	2,334
Other Liabilities		
Dividends Payable	1,162	2,099
Accounts Payable		
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 75,793	$ 98,655

CHARLESTON—Cabot Eastern Credit Union

President: Candance Minotti | Treasurer: Charlotte Matnews

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 105,534	$ 133,707
Cash	27,015	13,936
Total Investments	82,431	47,902
Fixed Assets		
Other Assets		
TOTAL ASSETS	$ 214,980	$ 195,545
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total shares and deposits	187,427	168,540
Regular Reserve (statutory)	11,344	9,607
Other Reserves		
Undivided earnings	12,271	11,664
Other Liabilities		
Dividends Payable	3,938	3,934
Accounts Payable		1,800
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 214,980	$ 195,545

CHARLESTON—Charleston Postal Employees Credit Union

President: Robert Price | Treasurer: Joseph Deweese

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$1,002,700	$1,093,232
Cash	31,285	10,209
Total Investments	292,816	216,366
Fixed Assets	1,888	363
Other Assets	1,962	2,869
TOTAL ASSETS	$1,330,651	$1,323,039
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$ 692	
Total Shares and Deposits	1,235,649	1,230,532
Regular Reserve (statutory)	53,565	
Other Reserves	2,147	8,280
Undivided Earnings	38,597	38,641
Other Liabilities		44,770
Dividends Payable		
Accounts Payable		816
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$1,330,651	$1,323,039

CHARLESTON—Local #317 I.A.F.F. Credit Union

President: Kenneth Morgan — Treasurer: Roger Hunley

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 482,132	$ 623,967
Cash	18,696	17,547
Total Investments	144,522	97,396
Fixed Assets	3	3
Other Assets	4,326	5,563
TOTAL ASSETS	$ 649,679	$ 744,476
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	556,311	637,998
Regular Reserve (statutory)	33,927	39,093
Other Reserves		
Undivided Earnings	59,441	67,385
Other Liabilities		
Dividends Payable		
Accounts Payable		
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 649,679	$ 744,476

CHARLESTON—West Virginia Public Employees Credit Union

President: — Treasurer:

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$3,085,629	$3,522,471
Cash	28,974	51,761
Total Investments	2,722,055	1,516,269
Fixed Assets	8,073	51,854
Other Assets	63,444	1,500
TOTAL ASSETS	$5,980,175	$5,143,855
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	5,693,717	4,904,681
Regular Reserve (statutory)	100,207	72,654
Other Reserves		
Undivided Earnings	30,000	73,134
Other Liabilities		
Dividends Payable		24,276
Accounts Payable		16,985
Interest Payable on Deposits	84,251	52,125
TOTAL LIABILITIES AND EQUITY CAPITAL	$5,908,175	$5,143,855

CLARKSBURG—Clarksburg Area Postal Employees Credit Union

President: Melvin Osborne | Treasurer: Alex Xenakis

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$1,585,189	$1,768,447
Cash	28,549	13,516
Total Investments	878,123	899,002
Fixed Assets		1,043
Other Assets	1,739	
TOTAL ASSETS	$2,493,600	$2,679,172
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	2,377,594	2,552,909
Regular Reserve (statutory)	93,695	103,523
Other Reserves		
Undivided Earnings	19,620	19,620
Other Liabilities		
Dividends Payable		
Accounts Payable	2,691	3,121
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$2,493,600	$2,679,172

FAIRMONT—U.M.W.A. District #31 Credit Union

President: Marvin Salisbury | Treasurer: James Slusser

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 551,830	$ 504,120
Cash	71,881	13,563
Total Investments	149,090	133,908
Fixed Assets	1	1
Other Assets		250
TOTAL ASSETS	$ 772,802	$ 651,842
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	727,878	613,909
Regular Reserve (statutory)	21,633	19,331
Other Reserves		
Undivided Earnings	12,447	17,087
Other Liabilities		
Dividends Payable	5,950	
Accounts Payable	4,894	1,515
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 772,802	$ 651,842

GARY—Gary Credit Union

President: Treasurer:

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 14,602	$ 7,609
Cash	34,035	35,155
Total Investments	355	239
Fixed Assets		
Other Assets		
TOTAL ASSETS	$ 48,992	$ 43,003
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$ 9	$
Total Shares and Deposits	23,880	22,745
Regular Reserve (statutory)	9,301	6,887
Other Reserves		
Undivided Earnings	10,313	8,494
Other Liabilities		
Dividends Payable		
Accounts Payable		
Interest Payable on Deposits	5,489	4,877
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 48,992	$ 43,003

HILLTOP—West Virginia Baptist State Convention Credit Union

President: Treasurer:

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 20,573	$ 19,833
Cash	9,900	22,026
Total Investments	28,533	21,510
Fixed Assets	43	18
Other Assets		
TOTAL ASSETS	$ 59,049	$ 63,388
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$ 7,180	$ 6,886
Total Shares and Deposits	48,032	51,484
Regular Reserve (statutory)	1,900	2,900
Other Reserves		
Undivided Earnings	1,073	2,117
Other Liabilities		
Dividends Payable	864	
Accounts Payable		
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 59,049	$ 63,388

HUNTINGTON—Inco Credit Union

President: J. W. Bartram — Treasurer: Ivan E. Holley, Jr.

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 8,196,285	$ 8,996,234
Cash	194,053	117,234
Total Investments	3,580,229	1,359,178
Fixed Assets	429,092	379,008
Other Assets	36,223	115,541
TOTAL ASSETS	$12,425,882	$10,967,195
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	11,829,867	10,567,639
Regular Reserve (statutory)	451,034	425,204
Other Reserves	130,476	130,476
Undivided Earnings	10,371	32,215
Other Liabilities		
Dividends Payable		
Accounts Payable	14,134	(188,339)
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$12,425,882	$10,967,195

HUNTINGTON—Huntington Postal Credit Union

President: Wendell Jones — Treasurer: Glen Wilsor

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 8,475,274	$10,381,169
Cash		23,000
Total Investments	5,059,737	4,696,858
Fixed Assets	29,508	23,210
Other Assets		3,050
TOTAL ASSETS	$13,564,519	$15,127,287
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	$12,748,509	14,246,911
Regular Reserve (statutory)	402,776	487,568
Other Reserves	241,168	164,810
Undivided Earnings	23,927	30,410
Other Liabilities		
Dividends Payable	118,982	146,800
Accounts Payable	29,157	8,141
Interest Payable on Deposits		42,647
TOTAL LIABILITIES AND EQUITY CAPITAL	$13,564,519	$15,127,287

HUNTINGTON—Wayne County School Employees Credit Union

President: Treasurer:

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 223,020	$ 287,000
Cash	61,700	72,457
Total Investments	305,345	320,504
Fixed Assets	3,857	6,573
Other Assets		
TOTAL ASSETS	$ 593,922	$ 686,604
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	539,112	615,376
Regular Reserve (statutory)	38,646	53,290
Other Reserves		
Undivided Earnings	7,660	7,660
Other Liabilities		
Dividends Payable	8,386	10,001
Accounts Payable	118	277
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 593,922	$ 686,604

LUMBERPORT—A.B.C. Credit Union

President: V. N. Brakenrich Treasurer: Charles E. Loar

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 26,088	$ 24,280
Cash	1,470	7,227
Total Investments	69,323	63,695
Fixed Assets		
Other Assets	765	
TOTAL ASSETS	$ 97,646	$ 95,202
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	89,322	85,962
Regular Reserve (statutory)	3,598	3,992
Other Reserves		
Undivided Earnings	4,718	482
Other Liabilities		
Dividends Payable		4,766
Accounts Payable	8	
Interest Payble on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 97,646	$ 95,202

PADEN CITY—Corning Paden City Employees Credit Union

President: Eleanor Sute: Treasurer: Dorreen Cain

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 85,364	$ 38,521
Cash	5,484	25,246
Total Investments	153,398	102,171
Fixed Assets	4	4
Other Assets		
TOTAL ASSETS	$ 244,250	$ 165,944
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	212,514	134,864
Regular Reserve (statutory)	6,248	10,247
Other Reserves	10,000	10,000
Undivided Earnings	3,714	4,220
Other Liabilities		
Dividends Payable	11,531	6,365
Accounts Payable	243	248
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 244,250	$ 165,944

PARKERSBURG—Ideal Credit Union

President: Treasurer:

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 10,420	$ 12,795
Cash	1,334	3,231
Total Investments	10,278	6,977
Fixed Assets	27	27
Other Assets	363	
TOTAL ASSETS	$ 22,422	$ 23,030
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	
Total Shares and Deposits	$ 19,576	$ 19,720
Regular Reserve (statutory)	1,172	1,559
Other Reserves		
Undivided Earnings	1,339	1,347
Other Liabilities		
Dividends Payable	335	404
Accounts Payable		
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 22,422	$ 23,030

PARKERSBURG—Ideal Credit Union

President: Treasurer:

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 10,420	$ 12,795
Cash	1,334	3,231
Total Investments	10,278	6,977
Fixed Assets	27	27
Other Assets	363	
TOTAL ASSETS	$ 22,422	$ 23,030
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	19,576	19,720
Regular Reserve (statutory)	1,172	1,559
Other Reserves		
Undivided Earnings	1,339	1,347
Other Liabilities		
Dividends Payable	335	404
Accounts Payable		
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 22,422	$ 23,030

PARKERSBURG—O. Ames Employees Credit Union

President: Dottie Barker

Treasurer: Dan Cooper

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 932,058	$1,082,061
Cash	137,067	82,629
Total Investments	220,082	265,000
Fixed Assets		
Other Assets		
TOTAL ASSETS	$1,289,207	$1,429,690
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	844,591	1,042,918
Regular Reserve (statutory)	54,402	48,714
Other Reserves	28,279	33,416
Undivided Earnings	361,819	304,548
Other Liabilities		
Dividends Payable		
Accounts Payable	116	94
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$1,289,207	$1,429,690

PARKERSBURG—West Virginia Corporate Credit Union

President: Jan Peltrey — Treasurer: Kenneth Watts

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$	$ 1,552,833
Cash	31,413	34,730
Total Investments	76,378,202	62,494,806
Fixed Assets	4,419	4,092
Other Assets	1,533,092	716,981
TOTAL ASSETS	$77,947,125	$64,803,442
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$ 1,415,654	$ 1,766,342
Total Shares and Deposits	74,599,073	60,435,885
Regular Reserve (statutory)	231,144	331,615
Other Reserves		
Undivided Earnings	55,116	117,164
Other Liabilities		1,393,126
Dividends Payable	600,009	759,310
Accounts Payable	1,046,129	
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$77,947,125	$64,803,442

PARKERSBURG—West Virginia League Central Credit Union

President: Vicky Bolen — Treasurer: Kenneth Watts

($.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 5,673,303	$ 6,208,913
Cash	44,729	52,172
Total Investments	4,358,069	3,736,824
Fixed Assets	20,462	28,300
Other Assets	119,955	47,276
TOTAL ASSETS	$10,216,518	$10,073,485
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	9,758,457	9,576,613
Regular Reserve (statutory)	168,884	200,000
Other Reserves	214,170	212,073
Undivided Earnings	37,436	59,935
Other Liabilities		
Dividends Payable		
Accounts Payable	26,546	15,537
Interest Payable on Deposits	11,007	9,327
TOTAL LIABILITIES AND EQUITY CAPITAL	$10,216,518	$10,073,485

PHILLIPI—Barbour County Education Credit Union, Inc.

President: Sharlene Bennett — Treasurer: Norma Eversor

(.00 omitted)

	12-31-87	12-31-88
ASSETS:		
Total Net Loans	$ 5,912	$ 11,044
Cash	2,142	3,509
Total Investments	85,310	96,281
Fixed Assets	1,686	1,034
Other Assets		
TOTAL ASSETS	$ 95,050	$ 111,868
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and Interest on Notes Payable	$	$
Total Shares and Deposits	91,606	108,421
Regular Reserve (statutory)	843	1,106
Other Reserves		
Undivided Earnings	741	207
Other Liabilities		
Dividends Payable	1,860	2,134
Accounts Payable		
Interest Payable on Deposits		
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 95,050	$ 111,868

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REPORT OF CONDITION OF NATIONAL BANK IN WEST VIRGINIA

(In thousands by total deposits)

		12-31-87	12-31-88
Number of Banks		95	92
CITY	**NAME**		
Anstec	The National Bank of Anstec	$ 21,087	$ 21,584
Barboursville	Guyan National Bank	21,619	20,905
Beckley	Beckley National Bank	186,535	194,746
Beckley	Cardinal State Bank, N.A	44,595	56,008
Beckley	First National Bank	12,849	13,425
Beckley	Raleigh County National Bank	148,573	157,255
Belle	The National Bank of Commerce of Belle	39,942	39,318
Berkeley Springs	Citizens National Bank of Berkeley Springs	52,837	57,971
Big Chimney	Elk National Bank	27,904	26,135
Bluefield	The First National Bank of Bluefield	123,153	131,876
Bluefield	The Flat Top National Bank of Bluefield	131,620	143,846
Bradley	Crossroads National Bank (Merged with Bank of Raleigh, 9-19-88)	8,732	
Buckhannon	The Central National Bank	158,061	156,926
Buckhannon	First West Virginia Bank, N.A.	10,068	10,530
Cameron	The First National Bank of Cameron	15,666	15,627
Charleston	One Valley Bank, N.A.	669,873	796,519
Charleston	The Charleston National Bank	300,941	297,667
Charleston	The City National Bank	94,174	97,995
Charleston	The National Bank of Commerce	182,418	190,016
Chester	First National Bank of Chester	17,060	17,918
Clarksburg	The Empire National Bank of Clarksburg	87,057	97,203
Clarksburg	Union National Bank of West Virginia	230,865	224,192
Davis	The National Bank of Davis	10,951	10,670
Elkins	Citizens National Bank	105,146	112,134
Elkins	Tygarts Valley National Bank	28,189	28,291
Fairmont	City National Bank of Fairmont	102,019	104,441
Fairmont	Community Bank & Trust, N.A.	170,759	197,245
Fairmont	First National Bank in Fairmont	118,495	118,523
Fayetteville	Fayette County National Bank	22,622	24,972
Gauley Bridge	The Gauley National Bank	15,077	14,644
Grafton	The First National Bank of Grafton (Merged with First Community Bank, Inc., 10-31-88)	29,306	14,644
Hamlin	The Lincoln National Bank	$ 50,556	$ 54,190
Hinton	National Bank of Summers	52,962	55,782
Hinton	The First National Bank of Hinton	46,031	50,623
Huntington	First Huntington National Bank	364,875	365,444
Huntington	Old National Bank	16,807	18,846
Huntington	The Guaranty National Bank of Huntington	112,380	110,559
Kenova	The First National Bank of Kenova	17,863	19,356
Keyser	The National Bank of Keyser	51,255	55,846
Keystone	The First National Bank of Keystone	62,739	64,750
Kingwood	Albright National Bank of Kingwood	82,960	85,047
Lewisburg	Greenbrier Valley National Bank	89,525	92,425
Logan	The National Bank of Logan	129,044	137,161
Madison	Boone National Bank	91,942	96,695

Marlinton	First National Bank of Marlinton	34,041	37,695
Martinsburg	One Valley Bank of Martinsburg, N.A.	68,182	76,671
Martinsburg	The Old National Bank of Martinsburg	127,080	136,025
Martinsburg	The Peoples National Bank of Martinsburg	70,136	77,210
Matewan	The Matewan National Bank	166,606	180,603
Montgomery	The Merchants National Bank	51,721	59,396
Montgomery	The Montgomery National Bank	59,384	60,976
Moorefield	South Branch Valley National Bank	66,326	68,436
Morgantown	Central National Bank	24,616	26,290
Morgantown	First National Bank of Morgantown	247,283	256,130
New Martinsville	The First National Bank	36,463	37,605
Nitro	The National Bank of Commerce of Nitro	54,894	55,427
Northfork	The First Clark National Bank of Northfork	33,234	32,460
Oak Hill	Merchants & Miners National Bank	63,015	64,148
Parkersburg	United National Bank	504,368	520,534
Parsons	First National Bank of Parsons	21,611	21,969
Peterstown	First National Bank of Peterstown	13,458	13,680
Philippi	First National Bank in Philippi	49,136	47,940
Piedmont	First National Bank of Piedmont	18,970	22,315
Rainelle	Western Greenbrier National Bank	31,654	32,894
Ranson	The Old National Bank of Jefferson County	10,426	15,029
Richwood	Cherry River National Bank	40,268	58,497
Ripley	The First National Bank of Ripley	52,064	58,497
Romney	The First National Bank of Romney	41,539	44,158
Roncerverte	One Valley Bank of Roncerverte, N.A.	53,499	56,139
Roncerverte	The First National Bank in Roncerverte	57,364	60,269
Rowlesburg	The Peoples National Bank of Rowlesburg	10,289	10,021
Sophia	Gulf National Bank	18,279	20,099
South Charleston	The National Bank of Commerce of South Charleston	52,846	55,894
Spencer	The First National Bank	49,372	50,694
St. Albans	Citizens National Bank of St. Albans	69,097	72,514
St. Marys	The First National Bank	30,491	31,596
Sutton	Home National Bank	47,045	50,004
Vienna	Ohio Valley National Bank of Vienna	54,737	57,947
Webster Springs	Webster County National Bank	30,348	32,310
Weirton	First National Bank of Weirton	38,484	36,609
Welch	McDowell County National Bank in Welch	76,393	81,553
Wellsburg	Brooke National Bank	37,259	39,709
West Hamlin	First National Bank of West Hamlin	32,488	33,934
West Union	First National Bank of West Union	38,179	39,273
Weston	The Weston National Bank	53,726	56,423
Weston	Community Bank & Trust—Stonewall, N.A.	14,575	19,978
Wheeling	First West Virginia Bank, N.A.	49,464	52,617
Wheeling	Security National Bank & Trust Co.	157,125	165,906
Wheeling	The First National Bank & Trust Company of Wheeling	110,328	111,021
Wheeling	Wheeling National Bank	137,790	147,892
Williamson	First National Bank of Williamson	64,769	78,847
Williamson	The National Bank of Commerce	72,282	73,468
Williamstown	The Williamstown National Bank	28,013	30,848

CONSOLIDATED REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

($ in millions)

	12-31-87	12-31-88
Number of Banks	95	92
ASSETS		
Cash and Due from Banks	$ 570	$ 587
Total Securities	2,975	3,036
Federal Funds Sold and Repos	500	477
Net Loans and Leases	4,700	5,155
Bank Premises, Furniture and Fixtures	187	187
Real Estate Owned Other Than Bank Premises	24	25
Investments in Unconsolidated Subsidiaries and Associated Companies	0	0
Customers' Liability on Acceptance Outstanding	0	0
Other Assets	159	156
TOTAL ASSETS	$9,115	$9,623
LIABILITIES AND EQUITY CAPITAL		
TOTAL DEPOSITS	$7,751	$8,163
Federal Funds Purchased and Other Borrowings	412	503
Mortgage Indebtedness	5	4
Other Liabilities	119	117
Subordinated Notes and Debentures	1	1
Capital Stock	92	95
Surplus	216	219
Undivided Profits	519	521
TOTAL EQUITY CAPITAL	$ 826	$ 835
TOTAL LIABILITY & EQUITY CAPITAL	$9,115	$9,623

WEST VIRGINIA SAVINGS & LOANS

federally chartered
as of 12-31-88

City	Name	Total Assets ($000)	Repossessed Assets ($000)	Total Regulatory Capital (excl. Res.) ($000)	Net Income ($000)
Charleston	Atlantic Financial Fed.-WV	724,601	14,698	35,171	6,402
Charleston	Evergreen FSB	63,829	779	2,373	231
Charleston	First Empire FS&LA	178,605	1,179	20,024	1,913
Bluefield	First FS&LA	40,374	2,494	1,319	-761
Beckley	Beckley FS&LA	34,687	56	3,875	301
Chester	Hancock County FS&LA	142,221	136	10,364	1,175
Fairmont	First Standard Savings FA	82,683	2,304	2,025	-1,139
Huntington	Huntington FS&LA	248,516	907	22,770	1,902
Martinsburg	Shenandoah FSB	111,721	2,694	3,741	170
Morgantown	First FS&LA	53,342	97	3,086	84
New Martinsville	Dooiin FS&LA	58,032	80	4,095	-870
Point Pleasant	Point Pleasant FS&LA	45,863	43	5,537	451
Ravenswood	First FS&LA	4,814	83	634	26
Sistersville	First FS&LA	19,102	46	2,749	135
Wellsburg	Advance FS&LA	56,242	113	2,494	-36
Wheeling	Fed. One Savings Bank FSB	210,918	2,363	15,529	469

MONEY ORDER/TRAVELLERS CHECKS COMPANIES

Companies authorized by the Commissioner of Banking to engage in business of issuing and selling checks, drafts, money orders, etc. in the State of West Virginia during the calendar year ending December 31, 1988 are listed below.

Location	Name
Charleston, West Virginia	Foodmasters
Dallas, Texas	Republic Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, California	BankAmerica Corp. Travelers Cheques
New York, New York	Barclays Bank International, LTD
New York, New York	Thomas Cook, Inc.
Cincinnati, Ohio	First National Cincinnati Corp.
New York, New York	Citicorp, Inc.
New York, New York	Travellers Cheque Associates, LTD
Ashland, Kentucky	Chase Manhattan Bank
Dallas, Texas	Superamerica
Morgantown, West Virginia	Chico Dairy Company

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STATE OF WEST VIRGINIA

EIGHTY-EIGHTH ANNUAL REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of the
COMMISSIONER OF BANKING

Year Ending December 31, 1989

JAMES H. PAIGE, III
COMMISSIONER

RESEARCH COMPILED BY BETH KIMBLE,
ADMINISTRATIVE ASSISTANT TO THE COMMISSIONER

STATE OF WEST VIRGINIA

EIGHTY-EIGHTH ANNUAL REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of the
COMMISSIONER OF BANKING

Year Ending December 31, 1989

JAMES H. PAIGE, III
COMMISSIONER

STATE OF WEST VIRGINIA
DEPARTMENT OF BANKING
CHARLESTON 25305

COMMISSIONER'S COMMENTS

West Virginia's banks have always been sound and secure, but prior to 1980, some outdated and old-fashioned banking regulations were impeding their growth. Just a decade ago, West Virginia's banking structure was one of the most restrictive in the nation: Off-premise teller machines were prohibited; branch banking was not allowed; and multi-bank holding companies didn't exist. There was no interstate banking, and allowing banks to offer services beyond traditional lending and deposit-taking was still just whispered about.

But things have changed. Today, thanks to relaxed geographic restrictions and the establishment of an expanded powers act, West Virginia is one of the most progressive banking states in the country. We now have statewide branch banking, off-premise teller machines and 70 bank holding companies, three of which hold assets of over one billion dollars. And offering non-traditional financial services is no longer just a dream—in 1988, West Virginia passed an expanded powers law allowing banks to engage in securities underwriting and brokerage. We are now at the forefront of banking innovations.

What do these changes mean to West Virginia? Quite simply, as West Virginia's banks become more progressive, more flexible and more diversified, so does our economy. The changes of the past decade have given our banks the freedom they will need to meet the economic challenges of the next century. The state's financial institutions stand poised to lead the way to a prosperous future for West Virginia.

Last fall, the Division of Banking, in conjunction with the Governor's Office of Community and Industrial Development and the Federal Reserve Bank, sponsored a conference entitled "Financing Economic Development in West Virginia." As the name would suggest, the purpose of the conference was to discuss ways in which banks can become more active players in the economic revitalization of West Virginia. The conference was an unqualified success, and we are looking forward to offering more programs to encourage public/private partnerships in economic development.

And we've only scratched the surface of what West Virginia's banks can do for the state's economy when they are given the freedom to respond to today's ever-changing financial needs. Because the financial world is constantly changing, the Division of Banking is working hard to ensure the competitiveness of the state's financial institutions, while at the same time protecting their tradition of soundness and security.

The future is indeed bright for West Virginia's banks, and that is good news for everyone in the Mountain State—bankers and consumers alike.

Sincerely,

James M. Paige, III
Commissioner of Banking
State of West Virginia

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WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

MR. JAMES H. PAIGE, III, *Chairman*
Commissioner of Banking
West Virginia Department of Banking
State Capitol Complex
Building #3, Room 311
Charleston, WV 25305

MR. C. MICHAEL BLAIR
President
Mercantile Banking & Trust Company
414-418 Jefferson Avenue
Moundsville, WV 26041
Represents Banks with Assets over $50 million

MR. WILLIAM E. REITER
Senior Vice President
Wood County Bank
429 Market Street
Parkersburg, WV 26101
Represents other financial institutions

MR. CLAYMORE ROWLEY
President
Jackson County Bank
714 Fleming Avenue
Ravenswood, WV 26164
Represents Banks with Assets from $25 million to $50 million

MR. BRIAN K. WILSON
President
The Bank of Wadestown
Route 2 Box 148
Fairmont, WV 26554
Represents Banks with Assets not greater than $25 million

MR. DAVID W. ZINN
Charleston Newspapers
1001 Virginia Street East
Charleston, WV 25301
Represents the public

WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1989

APPLICATION FOR A DENOVO BRANCH BANK

Date Received	Name	Action/Date
01/24/89	Bank of Greenville, Greenville, Monroe County, West Virginia **Location:** Route 219, Lindside, Monroe County, West Virginia	Approved/3-13-89
02/08/89	Commercial Banking & Trust Company, Parkersburg, Wood County, West Virginia **Location:** 2107 Pike Street, Parkersburg, Wood County, West Virginia	Approved/3-13-89
02/08/89	The Westover Bank, Westover, Monongalia County, West Virginia **Location:** 260 High Street, Morgantown, Monongalia County, West Virginia	Approved/3-13-89
02/08/89	Bruceton Bank, Bruceton Mills, Preston County, West Virginia **Location:** State Route 7, Morgantown, Monongalia County, West Virginia	Approved/3-13-89
03/17/89	The Grant County Bank, Petersburg, Grant County, West Virginia **Location:** U.S. Route 33, Riverton, Pendleton County, West Virginia	Approved/5-15-89
06/14/89	The Poca Valley Bank, Walton, Roane County, West Virginia **Location:** I-79 & Route 43, Elkview, Kanawha County, West Virginia	Approved/9-27-89
07/28/89	The Twentieth Street Bank, Huntington, Cabel County, West Virginia **Location:** U.S. Route 60 East, Huntington, Cabell County, West Virginia	Approved/9-27-89
07/28/89	Blakeley Bank & Trust Company, Ranson, Jefferson County, West Virginia **Location:** Somerset Village, U.S. Route 340, Charles Town, Jefferson County, West Virginia	Approved/9-27-89
09/14/89	Bank of Ripley, Ripley, Jackson County, West Virginia **Location:** 108/110 South Church Street, Ripley, Jackson County, West Virginia	Approved/12-11-89
10/30/89	Blakeley Bank & Trust Company, Ranson, Jefferson County, West Virginia **Location:** Hilldale Shopping Center, Charles Town, Jefferson County, West Virginia	Approved/12-11-89
11/06/89	The Bank of McMechen, McMechen, Marshall County, West Virginia **Location:** 43 Marshall Street, Benwood, Marshall County, West Virginia	Approved/12-11-89

APPLICATION FOR THE MERGER OF TWO EXISTING BANKS

Date Received	Name	Action/Date
04/07/89	The Lowndes Bank, Clarksburg, Harrison County, West Virginia to merge with and into Community Bank & Trust Company of Harrison County, West Virginia	Approved/6-12-89
05/10/89	Cherry River National Bank, Richwood, Nicholas County, West Virginia to merge with and into First Community Bank, Inc., Princeton, Mercer County, West Virginia	Approved/6-12-89
10/03/89	First National Bank of West Hamlin, West Virginia to merge with and into The Twentieth Street Bank, Huntington, West Virginia	Approved/12-11-89

APPLICATION FOR FORMATION OF A ONE BANK HOLDING COMPANY

Date Received	Name	Action/Date
04/07/89	C B & T Clarksburg Corporation, a subsidiary of C B & T Financial Corp., Fairmont, West Virginia to acquire Community Bank & Trust of Harrison County, Clarksburg, an already existing subsidiary of C B & T Financial Corp.	Approved/6-12-89
04/28/89	Romney Bankshares, Inc., Romney, West Virginia to acquire The Bank of Romney, Romney, West Virginia	Approved/6-12-89
05/10/89	First Clay County Banc Corporation, Clay, West Virginia to acquire Clay County Bank, Clay, West Virginia	Approved/6-12-89
10/31/89	Vandalia National Corporation, Morgantown, West Virginia to acquire 100% of the voting shares of The National Bank of West Virginia, a national banking association in organization, Morgantown, West Virginia	Approved/12-11-89

APPLICATION FOR THE ACQUISITION OF A BANK BY A BANK HOLDING COMPANY

Date Received	Name	Action/Date
04/12/89	Key Centurion Bankshares, Inc., Charleston, West Virginia to acquire Guyan National Bank, Barboursville, West Virginia	Approved/6-12-89
10/10/89	Allegheny Bankshares Corp., Lewisburg, West Virginia to acquire 100% of the voting shares of First National Bank in Marlinton, Marlinton, West Virginia	Approved/12-11-89

APPLICATION FOR THE ACQUISITION OF A WV BANK BY AN INTERSTATE BANK HOLDING COMPANY

Date Received	Name	Action/Date
07/28/89	Citizens Bancshares, Inc., Salineville, Ohio to acquire First National Bank of Chester, Chester, West Virginia	Approved/9-11-89

APPLICATION FOR THE ACQUISITION OF A WV BANK HOLDING COMPANY BY AN INTERSTATE BANK HOLDING COMPANY

Date Received	Name	Action/Date
10/31/89	Huntington Bancshares of WV, Inc., Columbus, Ohio, a wholly-owned subsidiary of Huntington Bancshares Incorporated, Columbus, Ohio to acquire 100% of the voting shares of First Banc Securities, Inc., Morgantown, West Virginia	Approved/12-11-89

APPLICATION FOR THE ACQUISITION OF A BANK HOLDING COMPANY BY ANOTHER BANK HOLDING COMPANY

Date Received	Name	Action/Date
02/08/89	Financial Future Corporation, Ceredo, West Virginia to acquire First Bancorp of Wayne, Inc., Sprague, West Virginia	Approved/3-13-89
04/07/89	C B & T Financial Corp., Fairmont, West Virginia to acquire Consolidated Banc Shares, Inc., Clarksburg, West Virginia	Approved/6-12-89
10/18/89	Hometown Bancshares, Inc., Middlebourne, West Virginia to acquire 100% of the voting shares of Universal Banc Corp., Paden City, West Virginia	Approved/12-11-89

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

James H. Paige, III
Commissioner of Banking
Charleston, West Virginia
Chairperson of the Board
Statutory Member
Phone: 348-2294

Dr. Robert Alexander, Dean, College of Business
Marshall University
Huntington, West Virginia
Statutory Member
Phone: 696-2316

Dr. Cyril Logar, Dean, College of Business & Economics
West Virginia University
Morgantown, West Virginia
Statutory Member
Phone: 293-4092

Robert Lamonte, Director of Consumer Protection Division
Attorney's General Office
Charleston, West Virginia
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John M. Ranson, Director of Governor's Office of Community and Industrial Development
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Charleston, West Virginia
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Eugene Stump, Vice President
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Parkersburg West Virginia
Public Member
Phone: 295-6191

Joe C. Midkiff
Huntington, West Virginia
Public Member
Phone: 529-7021

Robert G. Workman
Cross Lanes, West Virginia
Public Member
Phone: 722-3634

STATE OF WEST VIRGINIA
DEPARTMENT OF BANKING

Commissioner of Banking	James H. Paige, III
Deputy Commissioner of Banking	Sharon G. Bias
Special Assistant to the Commissioner	Mark R. Eckert
Secretary to the Commissioner	Beth L. Kimble
Director, Bank Supervision	George W. Mullins
Bank Examination Supervisor	Rose V. Heston
Director, Non-Bank Financial Institutions	Vacant
Director, Charters and Investigations	Vacant
Audit Clerk	Cynthia M. Smith
Secretary	Brenda S. Larzo
Typist	Denise A. Allen
Receptionist	Carol A. Richardson
Bank Examiner IV	John Harless William Sabo
Bank Examiner III	Robert Glotfelty, Jr. Sara McLaughlin Gary Pratt Julia Vermillion
Bank Examiner II	Jeff Brickey Martin Grimm Anthony Johnson
Bank Examiner I	Terry Hammond Tracy Hudson James King Steve Kirk Melissa Moore Wade Neely Teresa Wigal

RECEIPTS AND DISBURSEMENTS
FOR FISCAL YEARS
ENDING ON THE DATES INDICATED

RECEIPTS:	6-30-89	6-30-88	6-30-87
Banking Institutions	$ 965,765.18	$ 633,577.75	$ 623,645.80
Credit Unions	17,527.31	15,584.02	15,384.02
Foreign Corporations	100.00	200.00	200.00
Money Order Companies	1,100.00	550.00	700.00
Banking Laws, etc.—Misc.	6,613.87	8,980.70	10,508.70
Structure Fees	86,500.00	112,678.00	120,932.00
Supervised Lenders and Industrial Loan Companies	127,767.66	127,387.86	127,387.26
TOTAL INCOME:	$1,205,374.02	$ 898,958.33	$ 898,757.78
EXPENDITURES:			
Employment Security	$ 85.33	$ .00	$ .00
Office Supplies, Postage	11,300.90	10,339.63	9,687.43
Telephone	15,282.53	18,228.02	16,686.88
Travel Expenses	196,081.99	168,657.84	148,682.87
Rental Expenses	.00	.00	.00
Machine Rentals	8,117.27	9,623.76	17,524.09
Printing	4,043.59	3,294.85	4,800.54
Association Dues	5,886.00	3,845.00	3,255.00
Professional Services	3,784.50	3,112.58	6,502.45
Employee Benefits	133,512.96	124,318.53	123,438.86
Maintenance Contracts	1,184.54	1,455.00	2,785.80
Miscellaneous	7,760.95	4,707.25	2,185.95
TOTAL CURRENT EXPENSE:	$ 387,050.56	$ 347,582.46	$ 335,549.87
Personal Services	$ 605,335.49	$ 505,929.34	$ 484,157.28
Equipment	50,768.34	3,783.19	3,487.08
TOTAL EXPENSES:	$1,043,154.39	$ 857,294.99	$ 823,194.23

DEPARTMENTAL REVIEW

During the period between 1863 and 1891, state banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment on February 21, 1901, and continues to function under and by authority of West Virginia Code Chapter 31A as amended. The following officials served as heads of the State Department of Banking for the years shown:

Name	Title	Year Served
Charles W. Young	Bank Examiner	1891-1892
C. A. Weaver	Bank Examiner	1893-1894
No Record	Bank Examiner	1895-1898
O. B. Wetzel	Bank Examiner	1899-1900
O. B. Kefauver	Bank Examiner	1900-1901
M. A. Kendall	Commissioner	1901-1905
S. V. Mathews	Commissioner	1905-1915
S. Preston Smith	Commissioner	1915-1919
Joseph S. Hill	Commissioner	1919-1923
Naaman Jackson	Commissioner	1923-1924
Harry A. Abbott	Commissioner	1924-1929
Lathrop R. Charter, Jr.	Commissioner	1929-1933
Waitman C. Given	Commissioner	1933-1934
George Ward	Commissioner	1934-1940
H. P. Brightwell	Acting Commissioner	1940-1940
R. Carl Andrews	Commissioner	1940-1941
H. D. Vaughan	Commissioner	1941-1942
A. W. Locke	Commissioner	1942-1947
John H. Hoffman	Commissioner	1947-1955
Mrs. Neil W. Walker	Commissioner	1955-1957
Donald Taylor	Commissioner	1957-1960
Carl B. Early	Commissioner	1960-1967
M. W. Smith	Commissioner	1967-1971
George B. Jordan, Jr.	Commissioner	1972-1974
W. Lovell Higgins	Acting Commissioner	1974-1975
George B. Jordan, Jr.	Commissioner	1975-1977
H. David Hale	Commissioner	1977-1977
C. Joe Mullen	Commissioner	1977-1979
W. Lovell Higgins	Acting Commissioner	1979-1979
Phyllis Huff Arnold	Commissioner	1979-1983
Thomas J. Hansberry	Acting Commissioner	1983-1984
Thomas J. Hansberry	Commissioner	1985-1985
A. Kevin Thomas	Deputy Commissioner	1985-1987
David S. Mudie	Deputy Commissioner	1987-1988
James H. Paige, III	Commissioner	1989-Present

DEPARTMENT OF BANKING ACTIVITIES

During each calendar year, the Commissioner of Banking issues four Calls for Reports of Condition and Income of state banks and trust companies as of the following dates:

March 31
June 30
September 30
December 31

Two Calls for Reports of Condition of Supervised Lenders Licensees, Industrial Loan Companies and Credit Unions as of the following dates:

June 30
December 31

The Department's Examination Staff participated in and completed the following classes of examinations:

	1988	1989
Bank Holding Companies	10	24
Commercial Banks and Trust Companies	62	58
Industrial Loan Companies	37	49
Supervised Lender Licensees	56	55
Credit Unions	29	20

WEST VIRGINIA BANK HOLDING COMPANIES AND THEIR SUBSIDIARIES
DECEMBER 31, 1989
69 Bank Holding Companies and 134 Subsidiaries
*6 Second-Tier bank holding companies
**5 Out-of-State bank holding companies

BHC	SUB	Date Acquired
Albright Bancorp, Inc.		
	Albright National Bank of Kingwood, Kingwood	12/31/88
Allegheny Bankshares Corporation		
	Greenbrier Valley National Bank, Lewisburg	05/20/83
	First National Bank in Marlinton, Marlinton	12/31/89
American Bancorporation (formerly an Ohio BHC)		
	Wheeling National Bank, Wheeling	
	**Citizens National Bank, Clairsville, Ohio	
	**The Quaker City National Bank, Quaker City, Ohio	
American Bankshares, Inc.		
	The Bank of War, War	04/22/81
	Ameribank-Welch, Welch	08/01/83
	The First Clark National Bank of Northfork, Northfork	09/30/84
Appalachian Financial Corporation		
	Barbour County Bank, Philippi	12/01/86
Big Coal River Bancorp, Inc.		
	Whitesville State Bank, Whitesville	02/03/86
Calhoun Bankshares, Inc.		
	The Calhoun County Bank, Grantsville	10/03/88
Cameron Bancshares, Inc.		
	The First National Bank of Cameron, Cameron	12/31/85
C B & T Clarksburg, Corp., Clarksburg		
	Community Bank & Trust of Harrison County, Clarksburg	01/02/85
C B & T Financial Corp.		
	Community Bank & Trust, N.A., Fairmont	03/31/84
	The Union Bank of Harrisville, Harrisville	12/29/86
	*C B & T Clarksburg Corp., Clarksburg	
Citizens Bancshares, Inc.		
	The Citizens Bank of Weston, Weston	09/20/85
Citizens Bancshares, Inc.—Ohio		
	First National Bank of Chester, Chester	12/31/89
Citizens Financial Corp.		
	Citizens National Bank, Elkins	04/30/87
City Holding Company		
	The Peoples Bank of Point Pleasant, Point Pleasant	
	The City National Bank of Charleston, Charleston	03/07/84
	The Bank of Cross Lanes, Cross Lanes	11/15/85
	First State Bank & Trust, Rainelle	09/29/88
	Bank of Ripley, Ripley	10/21/88
Commercial Bancshares, Inc.		
	Commercial Banking & Trust Company, Parkersburg	10/28/83
	Jackson County Bank, Ravenswood	03/01/85
	Farmers and Merchants Bank of Ritchie County, Harrisville	11/30/87

Eastern Bancshares, Inc.		
	The First National Bank of Romney, Romney	12/31/88
Financial Future Corporation		
	First Bank of Ceredo, Ceredo	01/31/83
	*First Bancorp of Wayne, Inc.	04/11/89
First Banc Securities, Inc.		
	First National Bank of Morgantown, Morgantown	07/02/84
	The Peoples National Bank of Martinsburg, Martinsburg	06/30/86
	**First Bank, N.A., Uniontown, PA	02/27/89
First Bancorp of Wayne, Inc.		
	The First National Bank of Kenova, Kenova	11/30/83
First Bankshares, Inc.		
	The First State Bank, Barboursville	13/30/83
First Center Bankshares, Inc.		
	The Bank of Danville, Danville	12/31/85
First Clay County Banc Corporation		
	Clay County Bank, Clay	10/31/89
First Community Bancshares, Inc.		
	First Community Bank, Inc., Princeton	01/31/84
First Fidelity Bancorp, Inc.		
	First National Bank in Fairmont, Fairmont	04/06/83
	Central National Bank, Morgantown	11/30/84
	Bridgeport Bank, Bridgeport	04/18/86
First Merchants Bancorp, Inc.		
	The Gauley National Bank, Gauley Bridge	03/05/87
	The Merchants National Bank, Montgomery	03/05/87
First National Bankshares Corporation		
	The First National Bank in Ronceverte, Ronceverte	08/03/87
First State Bancorporation, Inc.		
	First State Bank Elkins, Inc., Elkins	07/13/87
First West Virginia Bancorp, Inc.		
	First West Virginia Bank, N.A., Wheeling	01/03/75
	First West Virginia Bank, N.A.—Buckhannon, Buckhannon	08/11/86
	**Farmers and Merchants National Bank in Bellaire, Ohio	07/01/88
Flat Top Bankshares, Inc.		
	The Flat Top National Bank of Bluefield, Bluefield	01/01/83
	Peoples Bank of Bluewell, Bluewell	01/01/84
Freedom Bancshares, Inc.		
	Belington Bank, Belington	08/10/88
Gassaway Bancshares, Inc.		
	Bank of Gassaway, Gassaway	01/27/86
Gateway Bancshares, Inc.		
	The Bank of McMechen, McMechen	07/02/84
Golden Bancorp, Inc.		
	The Commercial Bank of Bluefield, Bluefield	06/24/88
Harrison Bankshares, Inc.		
	The Harrison County Bank, Lost Creek	05/16/88
Highlands Bankshares, Inc.		
	The Grant County Bank, Petersburg	05/01/85
	The Capon Valley Bank, Wardensville	07/01/87
Home Bancorp, Inc.		
	Home National Bank, Sutton	06/30/88
Hometown Bancshares, Inc.		
	Union Bank of Tyler County, Middlebourne	01/05/89
	The Community Bank, Pennsboro	01/05/89

Horizon Bancorp, Inc.		
	Bank of Raleigh, Beckley	01/03/84
	National Bank of Summers, Hinton	06/01/85
Key Centurion Bancshares, Inc.		
	Guyan National Bank, Barboursville	
	The Charleston National Bank, Charleston	05/20/82
	Citizens National Bank of St. Albans, St. Albans	11/07/83
	First Huntington National Bank, Huntington	12/12/83
	Cardinal State Bank, N.A., Beckley	03/01/84
	The National Bank of Logan, Logan	10/08/84
	Boone National Bank, Madison	09/30/86
	Nicholas County Bank, Summersville	12/29/86
	The Central National Bank, Buckhannon	09/30/87
	The Lincoln National Bank, Hamlin	05/31/88
	The National bank of Commerce, Williamson	06/30/88
	*Wayne Bancorp, Inc.	03/31/87
	*Union Bancorp, Inc.	03/31/87
	**First National Co., Pikeville, KY	07/03/89
Liberty Bancshares, Inc.		
	The Montgomery National Bank, Montgomery	10/14/86
	The National Bank of Ansted, Ansted	08/31/87
Logan County Bancshares, Inc.		
	Bank of Chapmanville, Chapmanville	05/17/85
	Logan Bank & Trust Company, Logan	05/17/85
M & M Financial Corporation		
	Merchents & Miners National Bank, Oak Hill	06/18/84
Matewan Bancshares, Inc.		
	The Matewan National Bank, Matewan	07/20/84
Maxwell Corporation		
	Ameribank-Charleston, Charleston	12/19/86
Mountain-Valley Bancshares, Inc.		
	First National Bank of Parsons, Parsons	04/04/89
Mountaineer Bankshares of WV, Inc.		
	The Old National Bank of Martinsburg, Martinsburg	11/01/83
	The Empire National Bank of Clarksburg, Clarksburg	03/01/85
	City National Bank of Fairmont, Fairmont	03/31/86
	The Bank of Wadestown, Fairview	02/27/87
	Morgan County State Bank, Inc., Berkeley Springs	06/30/87
	Mercantile Banking & Trust Company, Moundsville	06/30/87
National Banc of Commerce Company		
	The National Bank of Commerce, Charleston	05/02/83
	The National Bank of Commerce of Nitro, Nitro	12/26/84
	The National Bank of Commerce of Belle, Belle	10/21/85
	The National Bank of Commerce of South Charleston, South charleston	01/20/87
	The Bank of Man, Man	03/27/89
	*NBCC, Inc.	03/01/89
NBCC, Inc.		
	The Guaranty National Bank of Huntington, Huntington	08/31/84
Old White Bankshares, Inc.		
	Bank of White Sulphur Springs, White Sulphur Springs	07/06/84

One Valley Bancorp of West Virginia, Inc.		
	One Valley Bank, National Association, Charleston	09/04/81
	One Valley Bank of Huntington, Inc., Huntington	06/23/83
	One Valley Bank of Morgantown, Inc., Morgantown	11/15/83
	One Valley Bank of Mercer County, Inc., Princeton	11/30/83
	One Valley Bank of Martinsburg, N.A., Martinsburg	01/11/84
	One Valley Bank of Ronceverte, N.A., Ronceverte	01/02/85
	One Valley Bank of Oak Hill, Inc., Oak Hill	12/30/85
	One Valley Bank of Summersville, Inc., Summersville	09/30/87
Pocahontas Bankshares Corporation		
	The First National Bank of Bluefield, Bluefield	03/01/84
	The Bank of Oceana, Oceana	03/11/88
Potomac Bancorp, Inc.		
	The National Bank of Keyser, Keyser	09/19/83
Putnam Bancshares, Inc.		
	Putnam County Bank, Hurricane	12/31/86
Romney Bankshares, Inc.		
	The Bank of Romney, Romney	06/30/89
South Branch Valley Bancorp, Inc.		
	South Branch Valley National Bank, Moorefield	12/31/87
Southern Bankshares, Inc.		
	Beckley National Bank, Beckley	07/01/83
	*M & M Financial Corporation	07/01/88
Spectrum Financial Corporation		
	Security National Bank & Trust Company, Wheeling	05/31/84
	The First National Bank, New Martinsville	04/01/85
State Bancorp, Inc.		
	Bruceton Bank, Bruceton Mills	09/08/83
	The Terra Alta Bank, Terra Alta	11/16/87
Sterling Bancorp, Inc.		
	The Buffalo Bank, Eleanor	04/12/83
	Peoples Bank of Richwood, Richwood	07/19/84
Summit Holding Corporation		
	Raleigh County National Bank, Beckley	06/24/84
	Gulf National Bank, Sophia	12/29/85
Traders Bankshares, Inc.		
	The Traders Bank, Spencer	02/09/87
Twentieth Bancorp, Inc.		
	The Twentieth Street Bank, Huntington	09/30/83
UBS Holding Company, Inc.		
	United National Bank-Central, Glenville	06/30/84
Union Bancorp of WV, Inc.		
	Union National Bank of West Virginia, Clarksburg	10/01/82
	First National Bank in Philippi, Philippi	05/01/84
United Bankshares, Inc.		
	United National Bank, Parkersburg	05/01/84
	The First National Bank of Ripley, Ripley	07/01/85
	United National Bank-North, Wheeling	08/31/87
	*UBS Holding Company, Inc., Glenville	06/30/88
Universal Bancorp		
	The Bank of Paden City, Paden City	09/04/84

Vandalia National Corporation		
	The National Bank of West Virginia, Morgantown	
Wayne Bancorp, Inc.		
	Wayne County Bank, Wayne	07/01/84
Wesbanco, Inc.		
	Wheeling Dollar Bank, Wheeling	12/31/76
	The New Martinsville Bank, New Martinsville	10/22/84
	First Tyler Bank and Trust Company, Sistersville	12/28/84
	Brooke National Bank, Wellsburg	12/31/85
	South Hills Bank, Charleston	04/20/87
	Wirt County Bank, Elizabeth	04/20/87
	Bank of Sissonville, Sissonville	10/15/87
	The First National Bank & Trust Co. of Wheeling, Wheeling	10/16/87
	Mountain State Bank, Parkersburg	08/01/88
West Central Bancorp, Inc.		
	The First National Bank, Spencer	01/02/85
Wood County Bancorporation, Inc.		
	Wood County Bank, Parkersburg	07/22/83

OUT OF STATE BANK HOLDING COMPANIES WITH WEST VIRGINIA SUBSIDIARIES

BHC SUBS	Principal State	Acquired Date
Citizens Bancshares, Inc., Salineville	Ohio	
First National Bank of Chester		12/31/89
F & M National Corporation, Winchester	Virginia	
F & M Bank-Martinsburg, Inc.		
Blakeley Bank and Trust Company		08/01/88
First United Corporation, Oakland	Maryland	
First National Bank of Piedmont		05/02/88
Huntington Bancshares Incorporated, Columbus	Ohio	
Huntington Bancshares of WV, Inc.		12/29/89

WEST VIRGINIA RECIPROCAL AGREEMENTS AS OF 12-31-89

Ohio
Virginia
Maryland
Kentucky
Pennsylvania

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

Fourth District

Location	Name of Bank
New Martinsville	The New Martinsville Bank
Sistersville	First-Tyler Bank & Trust Company
Wheeling	Wheeling Dollar Bank

Fifth District

Location	Name of Bank
Bruceton Mills	Bruceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	The Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	The Blueville Bank of Grafton
Greenville	Bank of Greenville
Hurricane	Putnam County Bank
Martinsburg	F & M Bank-Martinsburg
Mullens	The Peoples Bank of Mullens
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	First Community Bank, Inc.
Ranson	Blakeley Bank & Trust Company
Ripley	Bank of Ripley
Romney	The Bank of Romney
Saint Marys	The Pleasants County Bank
Spencer	The Traders Bank
Summersville	One Valley Bank of Summersville
Union	The Bank of Monroe
Wardensville	The Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

TOTAL DEPOSITS OF STATE BANKS

($.00 omitted)

Year	Number of Banks	June 30	December 31
1891	49	$ 8,330,897	$
1892	50	9,418,513	
1893	55	9,173,211	
1894	56	9,066,981	
1895	58	9,698,088	
1896	60	10,609,881	
1897	68	11,195,954	
1898	74	13,069,204	
1899	76	16,284,287	
1900	89	21,323,927	
1901	102	26,782,556	
1902	115	32,872,670	
1903	148	38,908,769	
1904	151	39,718,672	
1905	160	44,475,262	
1906	172	50,172,070	
1907	170	42,217,946	
1908	169	49,057,010	
1909	177	54,472,083	
1910	179	59,198,506	
1911	189	62,830,867	
1912	191	67,121,378	
1913	193	73,744,656	
1914	196	76,248,437	
1915	194	72,174,646	
1916	193	83,745,206	
1917	202	112,210,611	
1918	207	119,960,033	
1919	217	128,932,373	
1920	217	154,440,269	
1921	226	170,370,925	
1922	225	162,196,401	
1923	222	186,802,608	
1924	225	183,922,398	
1925	221	185,809,943	
1926	222	191,368,337	
1927	217	196,124,549	
1928	211	188,973,732	
1929	194	183,588,364	
1930	179	171,834,408	
1931	158	152,246,966	
1932	130	118,369,964	
1933	106	96,127,697	
1934	103	105,705,643	
1935	103	112,347,686	
1936	106	130,527,814	
1937	107	138,156,024	
1938	105	129,881,922	
1939	103	132,063,704	

Year	Number of Banks	June 30	December 31
1940	104	142,706,065	
1941	104	161,259,278	
1942	103	276,258,917	
1943	103	234,274,850	
1944	103	287,740,441	
1945	102	357,010,964	
1946	103	397,649,286	
1947	105	389,488,850	
1948	106	421,530,517	
1949	105	438,140,787	
1950	106	438,050,962	
1951	106	445,537,132	
1952	107	485,139,520	
1953	108	496,003,235	
1954	107	487,508,977	
1955	107	492,254,845	
1956	105	515,571,802	
1957	106	530,944,175	
1958	106	543,899,522	
1959	107	546,075,416	
1960	106	577,165,334	
1961	105	599,958,606	
1962	104	629,094,485	
1963	106	695,293,892	
1964	106	735,200,603	
1965	107	806,117,556	
1966	108	901,612,306	
1967	111	982,561,501	
1968	115	1,027,946,457	
1969	115	1,201,452,391	
1970	115	1,318,477,442	
1971	115	1,572,202,374	
1972	113	1,668,089,125	
1973	115	1,890,623,966	
1974	114	2,122,776,501	
1975	115	2,181,542,896	
1976	118	2,478,472,000	
1977	118	2,823,225,000	
1978	121	3,117,639,000	
1979	126	3,396,176,000	
1980	127	3,654,510,000	3,822,250,000
1981	128	3,967,008,000	4,168,495,000
1982	130	4,472,403,000	4,473,055,000
1983	129	4,671,595,000	4,762,043,000
1984	127	4,877,437,000	4,954,947,000
1985	125	5,105,124,000	5,200,822,000
1986	115	5,333,280,000	5,378,028,000
1987	112	5,413,907,000	5,399,942,000
1988	106	6,250,334,000	6,432,280,000
1989	104	5,797,664,000	5,916,634,000

INFORMATION CONCERNING TRUST DEPARTMENTS OF STATE BANKS AND TRUST COMPANIES EXERCISING FIDUCIARY POWERS

Reported as of 12-31-89
($ in thousands)

	12-31-88	12-31-89
Number of Trust Accounts	4,974	4,853
Total Trust Department Assets	$1,148,195,939	$1,232,957,493
Trust Department Gross Income (last 12 months)	$ 4,570,810	$ 5,127,848
Trust Department Expenses (actual or estimated for the last 12 months)	$ 2,701,843	$ 2,858,937
NET PROFIT	$ 1,868,967	$ 2,268,911

COMPARATIVE ABSTRACT

Showing Condition of State Banks in West Virginia at the close of business on the dates indicated as compiled by the Commissioner of Banking.

($ in millions)

	12-31-89	12-31-88	Change
Number of Banks	104	107	+ or -
ASSETS:			
Cash and Due from Banks	$ 356	$ 367	- 11
Total Securities	2,102	2,092	+ 10
Federal Funds Sold and Repos	382	271	+111
Net Loans and Leases	3,638	3,472	+166
Other Real Estate	28	26	+ 2
Fixed Assets	136	133	+ 3
Other Assets	108	101	+ 7
TOTAL ASSETS:	$6,750	$6,462	+288
LIABILITIES AND EQUITY CAPITAL:			
Total Deposits	$5,917	$5,699	+218
Federal Funds Purchased and Other Borrowings	168	132	+ 36
Morgage Indebtedness	1	0	- 1
Other Liabilities	68	64	+ 4
Subordinated Notes and Debentures	0	0	0
Capital Stock	79	64	+ 15
Surplus	156	164	- 8
Undivided Profits	362	338	+ 24
TOTAL LIABILITY AND EQUITY CAPITAL	$6,750	$6,462	+288

COMPARATIVE ABSTRACT

Showing interest income and expenses for State Banks in West Virginia at the close of business on the dates indicated as compiled by the Commissioner of Banking.

($ in millions)

	12-31-89	12-31-88
Number of Banks	104	107
INTEREST INCOME:		
Interest and fees on loans	$401	$360
Interest and dividends on securities	185	171
Interest on federal funds sold	34	36
TOTAL INTEREST INCOME:	$620	$557
INTEREST EXPENSE:		
Interest on deposits	$349	$306
Expense of federal funds purchased	10	6
Interest on borrowed money	2	1
TOTAL INTEREST EXPENSE:	$361	313
Net interest income	$259	244
Less provision for loan and lease losses	22	22
Net interest income after provisions for loan losses	$237	222
Noninterest income	34	31
Securities (gains and losses)	0	1
Less noninterest expense	184	179
Income before income tax expense	87	75
Less income tax expense	23	17
Net extraordinary items and adjustments	1	0
NET INCOME:	$ 65	$ 58

STATE AND NATIONAL BANK MERGERS AS OF 12-31-89

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
Charleston National Bank First National Bank, South Charleston	The Charleston National Bank	11/05/82		P/A
The Parkersburg National Bank Union Trust	The Parkersburg National Bank	12/31/82		Merger
Raleigh County National Bank National Bankers Trust	Raleigh County National Bank	02/07/83		Merger
Community Bank and Trust, N.A., Fairmont Mountaineer National Bank, Morgantown	Community Bank and Trust, N.A.	04/01/83		Merger
The First Huntington National Bank Citizens National Bank, Point Pleasant	The First Huntington National Bank	04/19/83	05/20/83	Merger
First Wetzel National Bank Weirton National Bank	First Wetzel National Bank	07/01/83		Merger
Wheeling National Bank First Wetzel National Bank	Wheeling National Bank	07/01/83		Merger
First National Bank, Morgantown Suncrest National Bank	First National Bank	07/01/83		Merger
Peoples National Bank, Martinsburg South Berkeley National, Inwood	Peoples National Bank of Martinsburg	08/26/83		P/A
Bank of Charles Town Bank of Harpers Ferry	Bank of Charles Town	10/01/83		Merger
Community Bank & Trust, N.A., Fairmont Middletown National Bank	Community Bank & Trust, N.A.	10/01/83		Merger
Old National Bank, Martinsburg Surburban National Bank	The Old National Bank of Martinsburg	11/12/83		Merger

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
The Parkersburg National Bank The Bank of Dunbar	The Parkersburg National Bank	11/21/83		Merger
Bank of Weirton Peoples Bank, Weirton	Bank of Weirton	01/01/84		Merger
Tyler County Bank Union National Bank, Sisterville	Union Bank of Tyler County	01/01/84		Merger
Citizens National Bank, Elkins The Tucker County Bank, Parsons	Citizens National Bank	02/03/84		P/A
Beckley National Bank Mountain National Bank	Beckley National Bank	03/29/84		Merger
Kanawha Banking & Trust Co., N.A. Teays Valley National Bank, Hurricane	Kanawha Banking & Trust Co., N.A.	03/29/84		Merger
First WV Bank, N.A., Community, Wheeling First WV Bank, N.A., Warwood, Wheeling	First West Virginia Bank, N.A.	06/30/84		Merger
The Twentieth Street Bank Bank of Milton	The Twentieth Street Bank	06/30/85	04/20/85	Merger
Wheeling Dollar Savings & Trust Co. Citizens National Bank of Follansbee	Wheeling Dollar Bank		04/29/85	Merger
First Community Bank-Winfield (formerly the Bank of Winfield) The Buffalo Bank, Eleanor	The Buffalo Bank, Eleanor	10/10/85		Merger
Bank of Danville Bank of Mount Hope	Bank of Danville	12/31/85	10/22/85	Merger
Community Bank & Trust, N.A. National Bank of Monogah	Community Bank & Trust, N.A.	01/01/86		Merger

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
Greenbrier Valley Bank First National Bank of Alderson	Greenbrier Valley National Bank	03/31/86	03/10/86	Merger
First Community Bank, Inc. First Community Bank-Castle Rock	First Community Bank, Inc.	07/01/86	06/09/86	Merger
Kanawha Valley Bank, N.A. Bank of West Virginia	Kanawha Valley Bank, N.A.	09/02/86	07/16/86	Merger
Clarksburg Community Bank The Oak Mound Bank	Clarksburg Community Bank	09/15/86	07/28/86	Merger
Wheeling National Bank Citizens Bank of Weirton	Wheeling National Bank	12/31/86		Merger
United National Bank Kanawha Banking & Trust Co., N.A.	United National Bank	12/31/86		Merger
Kanawha Valley Bank, N.A. One Valley National Bank of Hurricane	One Valley National Bank of Hurricane	01/01/87		Merger
Mercer County Bank Bank of Athens, Inc.	Mercer County Bank	06/30/87	03/09/87	Merger
Half Dollar Trust & Savings Bank First National Bank of Moundsville	United National Bank—North	09/01/87	06/08/87	Merger
One Valley Bank, N.A. Bank of St. Albans	One Valley Bank, N.A.	09/01/87		Merger
One Valley Bank of Morgantown, Inc. One Valley Bank of Terra Alta	One Valley Bank of Morgantown, Inc.	09/30/87	06/08/87	Merger
Gilbert Bank & Trust Company American National Bank Matewan National Bank	Matewan National Bank	12/21/87		Merger

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
First Community Bank—Adrian Buckhannon First Community Bank, Inc. Princeton	First Community Bank, Inc.	01/01/88	11/16/87	Merger
One Valley Bank, N.A., Charleston Bank of Lubeck	One Valley Bank, NA—Charleston	01/01/88	11/16/87	Merger
Mercantile Banking & Trust Co., Moundsville Citizens Savings & Loan, Moundsville	Mercantile Banking & Trust Co.	04/12/88		P/A
One Valley Bank, N.A., Charleston Parkersburg Industrial Financing Corporation	One Valley Bank, N.A.—Charleston	04/15/68		Merger
The Empire National Bank of Clarksburg First National Bank at Salem	The Empire National Bank of Clarksburg	06/30/88	04/25/88	Merger
First Community Bank, Inc. The First National Bank of Grafton	First Community Bank, Inc.	10/31/88	09/12/88	Merger
C B & T, N. A. The Security Bank of Fairmont	C B & T—Fairmont		09/16/86	Merger
Bank of Raleigh Crossroads National Bank	Bank of Raleigh		09/19/88	Merger
First Community Bank, Inc. Valley Bank & Trust Company	First Community Bank, Inc.		12/31/88	Merger
C B & T—Stonewall, N.A. C B & T—Fairmont	C B & T—Fairmont		01/23/89	Merger
The Old National Bank of Martinsburg The Old National Bank of Jefferson County	The Old National Bank of Martinsburg		01/03/89	Merger
Community Bank & Trust of Harrison County The Lowndes Bank	Community Bank & Trust of Harrison County	08/31/89	06/12/89	Merger

Banks Involved	Surviving Entity	Date Effective	Date Approved	Type
First Community Bank, Inc. Cherry River National Bank	First Community Bank, Inc.		06/12/89	Merger
The Weston National Bank Kanawha Union Bank Webster County National Bank	The Weston National Bank (name changed to United National Bank)			Merger
Elk National Bank United National Bank, Parkersburg	United National Bank, Parkersburg			Merger
Greenbrier Valley National Bank Western Greenbrier National Bank	Greenbrier Valley National Bank	12/15/89		Merger
First National Bank of West Hamlin The Twentieth Street Bank	The Twentieth Street Bank	12/31/89		Merger

December 1, 1989

OFFICIAL NOTIFICATION
FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate of interest for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

January, 1988	10.50% per year
February, 1988	10.50% per year
March, 1988	10.25% per year
April, 1988	10.00% per year
May, 1988	10.25% per year
June, 1988	10.50% per year
July, 1988	10.75% per year
August, 1988	10.50% per year
September, 1988	10.75% per year
October, 1988	10.75% per year
November, 1988	10.50% per year
December, 1988	10.50% per year
January, 1989	10.50% per year
February, 1989	10.50% per year
March, 1989	10.43% per year
April, 1989	10.50% per year
May, 1989	10.53% per year
June, 1989	10.50% per year
July, 1989	10.33% per year
August, 1989	9.77% per year
September, 1989	9.58% per year
October, 1989	9.62% per year
November, 1989	9.65% per year
December, 1989	9.50% per year

**Formula based on 30 year maturities only. U.S. Treasury discontinued 20 year bonds on 12-31-86.*

BARBOURSVILLE—THE FIRST STATE BANK

President: P. J. Vallandingham — Cashier: R. J. Dilley

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,019	$ 2,258
Investment Securities	10,194	8,891
Loans and Discounts, net of unearned income	27,900	27,284
Total Assets	46,116	41,975
Total Deposits	41,970	38,185
Total Capital	425	425
Surplus	942	942
Undivided Profits	2,075	1,791

BECKLEY—BANK OF RALEIGH

President: Frank S. Harkins, Jr. — Cashier: E. N. Pugh

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 10,704	$ 10,070
Investment Securities	73,773	75,216
Loans and Discounts, net of unearned income	135,107	129,256
Total Assets	238,273	225,406
Total Deposits	193,458	185,702
Total Capital	960	960
Surplus	8,078	8,078
Undivided Profits	15,810	14,660

BELINGTON—BANK OF BELINGTON

President: I. I. Pitsenberger — Cashier: R. S. Whittaker

In Thousands

	12 31 89	12 31 88
Cash and Due from banks	$ 2,810	$ 6,646
Investment Securities	22,814	14,803
Loans and Discounts, net of unearned income	15,636	13,020
Total Assets	42,245	35,976
Total Deposits	38,476	32,684
Total Capital	630	630
Surplus	1,370	1,370
Undivided Profits	564	369

BERKELEY SPRINGS—MORGAN COUNTY STATE BANK

President: G. L. Lovejoy — Cashier: Mildred Sharp

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,354	$ 966
Investment Securities	3,054	3,286
Loans and Discounts, net of unearned income	10,276	10,186
Total Assets	15,637	15,225
Total Deposits	14,270	14,017
Total Capital	500	500
Surplus	257	257
Undivided Profits	402	268

BLUEFIELD—THE COMMERCIAL BANK OF BLUEFIELD

President: Charles D. Shortridge — Cashier: Duane L. Davis

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 615	$ 1,130
Investment Securities	9,992	10,418
Loans and Discounts, net of unearned income	17,316	18,248
Total Assets	29,860	31,473
Total Deposits	27,525	28,099
Total Capital	600	600
Surplus	1,250	1,000
Undivided Profits	206	684

BLUEWELL—PEOPLES BANK OF BLUEWELL

President: W. K. Bentley — Cashier: Dorwin D. Byrd

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,962	$ 1,606
Investment Securities	15,435	15,659
Loans and Discounts, net of unearned income	16,691	14,538
Total Assets	37,962	35,162
Total Deposits	34,184	31,557
Total Capital	300	300
Surplus	300	300
Undivided Profits	2,783	2,608

BRIDGEPORT—BRIDGEPORT BANK

President: Robert Moran

Cashier: Gerald Bice

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,569	$ 1,488
Investment Securities	11,716	14,510
Loans and Discounts, net of unearned income	24,428	23,073
Total Assets	40,651	41,028
Total Deposits	33,964	35,062
Total Capital	750	750
Surplus	925	925
Undivided Profits	1,931	1,729

BRUCETON MILLS—BRUCETON BANK

President: Ward Thomas

Cashier: Loretta Christopher

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,056	$ 2,212
Investment Securities	20,117	18,471
Loans and Discounts, net of unearned income	56,745	50,400
Total Assets	86,762	75,971
Total Deposits	79,644	69,500
Total Capital	266	266
Surplus	1,234	1,234
Undivided Profits	4,321	3,653

CEREDO—FIRST BANK OF CEREDO

President: Floyd H. Stark

Cashier: Richard J. Stark

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 6,726	$ 6,726
Investment Securities	29,678	21,910
Loans and Discounts, net of unearned income	88,624	82,919
Total Assets	136,095	125,326
Total Deposits	119,154	112,326
Total Capital	651	652
Surplus	3,739	3,739
Undivided Profits	4,373	3,852

CHAPMANVILLE—BANK OF CHAPMANVILLE

President: Henry C. Hager, III

Cashier: Margaret McCormick

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,334	$ 1,782
Investment Securities	3,297	4,680
Loans and Discounts, net of unearned income	12,911	12,977
Total Assets	20,934	21,398
Total Deposits	18,226	18,790
Total Capital	600	600
Surplus	600	600
Undivided Profits	1,267	1,332

CHARLESTON—AMERIBANK, CHARLESTON

President: Sheila Derreberry

Cashier: Lisa Jarrett

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 663	$ 419
Investment Securities	501	1,005
Loans and Discounts, net of unearned income	7,079	9,644
Total Assets	13,673	13,079
Total Deposits	12,373	11,458
Total Capital	302	302
Surplus	522	523
Undivided Profits	213	526

CHARLESTON—SOUTH HILLS BANK

President: Larry Dawson

Cashier: Rodger Nelson

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,589	$ 1,320
Investment Securities	18,749	17,164
Loans and Discounts, net of unearned income	20,543	17,494
Total Assets	45,296	40,489
Total Deposits	38,678	33,562
Total Capital	875	875
Surplus	703	703
Undivided Profits	3,455	3,026

CHARLES TOWN—THE BANK OF CHARLES TOWN

President: Donald S. Smith — Cashier: William R. Harner

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 6,987	$ 5,339
Investment Securities	30,699	31,176
Loans and Discounts, net of unearned income	69,025	67,804
Total Assets	111,602	113,561
Total Deposits	102,180	104,936
Total Capital	3,000	750
Surplus	3,000	1,350
Undivided Profits	2,559	5,890

CHARLES TOWN—PEOPLES BANK OF CHARLES TOWN

President: John H. K. Christman — Cashier: Jack F. Scott

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,292	$ 2,994
Investment Securities	7,065	13,115
Loans and Discounts, net of unearned income	44,458	37,581
Total Assets	61,674	61,749
Total Deposits	58,052	58,990
Total Capital	295	220
Surplus	1,400	400
Undivided Profits	1,384	1,556

CLARKSBURG—COMMUNITY BANK & TRUST OF HARRISON COUNTY

President: David E. Brock — Cashier: Elaine S. Dixon

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 24,653	$ 17,991
Investment Securities	59,897	9,594
Loans and Discounts, net of unearned income	101,945	25,760
Total Assets	200,072	60,809
Total Deposits	167,895	50,147
Total Capital	578	578
Surplus	9,352	3,252
Undivided Profits	7,851	974

CLARKSBURG—THE LOWNDES BANK

President: Thomas Hansberry

	In Thousands	
	12-31-89	12-31-88
Cash and Due from banks	$	$ 5,501
Investment Securities	Merged with	47,222
Loans and Discounts, net of unearned income	community	84,492
Total Assets	Bank & Trust	147,306
Total Deposits	of Harrison	128,444
Total Capital	County	2,996
Surplus	8-31-89	3,104
Undivided Profits		5,889

CLAY—CLAY COUNTY BANK

President: J. D. Morris

Cashier: Walter S. Legg, Jr.

	In Thousands	
	12-31-89	12-31-88
Cash and Due from banks	$ 2,987	$ 3,364
Investment Securities	14,280	15,038
Loans and Discounts, net of unearned income	19,178	16,497
Total Assets	44,569	42,218
Total Deposits	38,431	36,278
Total Capital	500	500
Surplus	1,000	1,000
Undivided Profits	4,415	4,234

CLENDENIN—FARMERS AND CITIZENS STATE BANK

President: David Abbott

Cashier: W. A. Settle

	In Thousands	
	12-31-89	12-31-88
Cash and Due from banks	$ 1,329	$ 3,364
Investment Securities	14,658	15,038
Loans and Discounts, net of unearned income	25,148	16,497
Total Assets	44,968	42,218
Total Deposits	42,215	36,278
Total Capital	294	294
Surplus	276	276
Undivided Profits	1,594	1,540

CROSS LANES—THE BANK OF CROSS LANES

President: Carroll G. Casto — Cashier: Joslyn Truett

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 914	$ 1,206
Investment Securities	9,053	8,169
Loans and Discounts, net of unearned income	19,813	15,181
Total Assets	30,518	28,922
Total Deposits	27,295	26,159
Total Capital	679	679
Surplus	295	295
Undivided Profits	1,675	1,421

DANVILLE—THE BANK OF DANVILLE

President: K. Stephen Morris

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,136	$ 5,149
Investment Securities	9,216	22,782
Loans and Discounts, net of unearned income	35,347	35,059
Total Assets	68,182	69,738
Total Deposits	64,098	65,294
Total Capital	784	784
Surplus	901	901
Undivided Profits	1,692	1,904

DUNBAR—COMMUNITY BANKING AND SAVINGS COMPANY

President: Andrew A. Payne, Jr. — Cashier: Joan Belcher

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,229	$ 699
Investment Securities	14,169	12,781
Loans and Discounts, net of unearned income	5,308	4,702
Total Assets	21,594	19,110
Total Deposits	18,679	16,567
Total Capital	200	200
Surplus	410	410
Undivided Profits	1,350	1,129

ELEANOR—THE BUFFALO BANK

President: Anna Belle Brown

Cashier: Winston C. Brown, Jr.

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,629	$ 1,839
Investment Securities	5,629	4,929
Loans and Discounts, net of unearned income	41,773	37,168
Total Assets	51,757	45,973
Total Deposits	47,334	41,548
Total Capital	50	50
Surplus	700	700
Undivided Profits	2,780	2,805

ELIZABETH—WIRT COUNTY BANK

President: James H. Roberts

Cashier: Larry W. Sullivan

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 457	$ 479
Investment Securities	8,952	7,798
Loans and Discounts, net of unearned income	10,643	9,219
Total Assets	20,580	19,375
Total Deposits	17,491	16,552
Total Capital	200	200
Surplus	1,000	1,000
Undivided Profits	1,739	1,501

ELKINS—DAVIS TRUST COMPANY

President: R. E. Wilmoth

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,250	$ 2,868
Investment Securities	28,112	28,937
Loans and Discounts, net of unearned income	44,217	41,512
Total Assets	92,335	91,589
Total Deposits	83,165	83,296
Total Capital	2,000	2,000
Surplus	2,000	2,000
Undivided Profits	4,600	3,787

ELKINS—FIRST STATE BANK ELKINS, INC.

President: Lanny D. Doerr — Cashier: Wilma Raese

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,698	$ 1,263
Investment Securities	6,116	5,558
Loans and Discounts, net of unearned income	24,074	13,428
Total Assets	34,686	22,242
Total Deposits	32,439	20,411
Total Capital	760	760
Surplus	1,290	1,290
Undivided Profits	6	(306)

FAIRVIEW—THE BANK OF WADESTOWN

President: Brian K. Wilson — Cashier: Joyce A. Clark

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,444	$ 2,582
Investment Securities	11,389	11,561
Loans and Discounts, net of unearned income	10,633	10,825
Total Assets	24,621	26,351
Total Deposits	22,321	24,195
Total Capital	100	100
Surplus	500	500
Undivided Profits	1,408	1,384

FOLLANSBEE—BANK OF FOLLANSBEE

President: James R. Hood — Cashier: Patricia A. Welling

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,267	$ 1,662
Investment Securities	6,097	7,651
Loans and Discounts, net of unearned income	8,814	7,617
Total Assets	17,125	16,955
Total Deposits	15,699	15,580
Total Capital	50	50
Surplus	150	150
Undivided Profits	11	1,149

FRANKLIN—PENDLETON COUNTY BANK

President: Richard Homan

Cashier: Phyllis Sponaugle

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,845	$ 1,708
Investment Securities	24,944	23,042
Loans and Discounts, net of unearned income	42,435	40,959
Total Assets	72,937	13,117
Total Deposits	62,529	63,815
Total Capital	750	750
Surplus	750	750
Undivided Profits	8,062	7,084

GASSAWAY—BANK OF GASSAWAY

President: John D. Heater

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,285	$ 2,449
Investment Securities	25,770	26,606
Loans and Discounts, net of unearned income	33,153	29,042
Total Assets	63,787	62,189
Total Deposits	57,977	56,228
Total Capital	2,000	1,000
Surplus	2,000	2,000
Undivided Profits	1,011	2,557

GLENVILLE—KANAWHA UNION BANK

President: Thomas McPherson

Cashier: Martha L. Harold

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ Merged	$ 2,263
Investment Securities	with	20,740
Loans and Discounts, net of unearned income	United	43,593
Total Assets	National	73,462
Total Deposits	Bank	61,344
Total Capital		100
Surplus		4,000
Undivided Profits		5,512

GRAFTON—THE BLUEVILLE BANK OF GRAFTON

President: Thomas G. Harmon

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,330	$ 2,596
Investment Securities	7,996	8,550
Loans and Discounts, net of unearned income	44,404	44,865
Total Assets	61,591	61,679
Total Deposits	56,683	57,173
Total Capital	1,961	1,961
Surplus	1,720	1,720
Undivided Profits	(425)	(370)

GRANTSVILLE—CALHOUN COUNTY BANK, INC.

President: Donald W. Morris

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,492	$ 1,299
Investment Securities	11,255	12,511
Loans and Discounts, net of unearned income	29,941	27,715
Total Assets	47,877	46,258
Total Deposits	42,725	41,352
Total Capital	307	307
Surplus	556	556
Undivided Profits	3,943	3,693

GREENVILLE—THE BANK OF GREENVILLE

President: R. Warren Ellison Cashier: Curtis Ballard

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 804	$ 4,845
Investment Securities	4,103	3,988
Loans and Discounts, net of unearned income	5,551	4,845
Total Assets	11,375	9,940
Total Deposits	10,342	8,963
Total Capital	48	48
Surplus	225	225
Undivided Profits	637	602

HARMAN—THE STOCKMANS BANK OF HARMAN

President: Doan Harman — Cashier: G. R. Cooper

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 879	$ 1,520
Investment Securities	897	1,100
Loans and Discounts, net of unearned income	5,701	4,542
Total Assets	8,567	8,069
Total Deposits	7,436	6,989
Total Capital	25	25
Surplus	200	200
Undivided Profits	823	783

HARRISVILLE—FARMERS & MERCHANTS BANK OF RITCHIE COUNTY

President: Henry Sassi — Cashier: Martha Keller

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 635	$ 1,262
Investment Securities	2,366	2,059
Loans and Discounts, net of unearned income	7,914	8,028
Total Assets	12,678	12,734
Total Deposits	11,495	11,590
Total Capital	25	25
Surplus	300	300
Undivided Profits	719	701

HARRISVILLE—THE UNION BANK OF HARRISVILLE

President: Raymond Jones — Cashier: Dyanna Dye

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 9,487	$ 12,385
Investment Securities	10,275	6,853
Loans and Discounts, net of unearned income	17,649	18,351
Total Assets	38,321	37,218
Total Deposits	33,579	33,039
Total Capital	480	480
Surplus	1,720	1,720
Undivided Profits	1,198	1,033

HUNDRED—BANK OF HUNDRED

President: C. C. Spitznogle — Cashier: Donald Clovis

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,536	$ 1,420
Investment Securities	17,691	18,086
Loans and Discounts, net of unearned income	11,194	10,971
Total Assets	33,340	32,997
Total Deposits	27,592	27,583
Total Capital	100	100
Surplus	700	700
Undivided Profits	4,534	4,202

HUNTINGTON—ONE VALLEY BANK OF HUNTINGTON

President: J. G. Call — Cashier: Jim Daniel, Jr.

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 7,116	$ 5,791
Investment Securities	27,078	21,314
Loans and Discounts, net of unearned income	97,789	97,989
Total Assets	146,098	136,231
Total Deposits	132,843	127,930
Total Capital	550	550
Surplus	2,575	2,575
Undivided Profits	6,318	5,919

HUNTINGTON—THE TWENTIETH STREET BANK

President: B. C. McGinnis, III — Cashier: C. E. Fry

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 8,323	$ 11,741
Investment Securities	92,496	81,189
Loans and Discounts, net of unearned income	119,572	121,766
Total Assets	231,962	228,351
Total Deposits	210,623	209,356
Total Capital	1,500	1,500
Surplus	7,500	7,500
Undivided Profits	7,319	5,699

HURRICANE—PUTNAM COUNTY BANK

President: J. R. Wilson — Cashier: Gary Sargent

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 9,391	$ 8,752
Investment Securities	52,592	75,035
Loans and Discounts, net of unearned income	80,135	71,843
Total Assets	178,088	162,673
Total Deposits	164,103	149,941
Total Capital	300	300
Surplus	1,000	1,000
Undivided Profits	11,981	10,646

IAEGER—THE BANK OF IAEGER

President: C. O. Davis, Sr. — Cashier: Donald P. Morgan

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,598	$ 1,621
Investment Securities	23,009	24,061
Loans and Discounts, net of unearned income	4,893	5,024
Total Assets	31,314	32,068
Total Deposits	24,112	25,163
Total Capital	500	500
Surplus	1,000	1,000
Undivided Profits	5,354	5,112

KEYSER—FARMERS & MERCHANTS BANK OF KEYSER

President: Harlan M. Bell — Cashier: Glen A. Ryan

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,556	$ 3,107
Investment Securities	15,236	19,076
Loans and Discounts, net of unearned income	52,015	43,933
Total Assets	73,004	68,538
Total Deposits	64,888	61,197
Total Capital	1,287	1,287
Surplus	1,091	1,091
Undivided Profits	4,620	4,033

LAVALETTE—LAVALETTE STATE BANK

President: Auxier L. Marcum — Cashier: Lois A. Booton

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,479	$ 1,259
Investment Securities	10,197	11,989
Loans and Discounts, net of unearned income	14,220	13,288
Total Assets	31,333	29,946
Total Deposits	28,987	27,345
Total Capital	570	570
Surplus	428	428
Undivided Profits	1,012	1,014

LOGAN—LOGAN BANK & TRUST COMPANY

President: Frank H. Oakley — Cashier: T. Bart Willis

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,756	$ 2,055
Investment Securities	11,851	14,554
Loans and Discounts, net of unearned income	24,638	24,061
Total Assets	45,947	43,177
Total Deposits	40,099	36,948
Total Capital	500	500
Surplus	1,000	1,000
Undivided Profits	3,988	4,150

LOST CREEK—THE HARRISON COUNTY BANK

President: David H. Nutter — Cashier: Monte E. Small

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,533	$ 2,399
Investment Securities	9,051	8,888
Loans and Discounts, net of unearned income	25,042	24,513
Total Assets	40,319	39,325
Total Deposits	34,328	34,150
Total Capital	160	160
Surplus	900	900
Undivided Profits	3,852	3,543

MAN—THE BANK OF MAN, INC.

President: Charles G. Ellis — Cashier: Jean Klipa

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,326	$ 3,215
Investment Securities	22,118	22,152
Loans and Discounts, net of unearned income	24,941	24,038
Total Assets	56,272	54,027
Total Deposits	48,201	46,092
Total Capital	225	225
Surplus	400	400
Undivided Profits	6,792	6,617

MANNINGTON—FIRST EXCHANGE BANK

President: A. Dale Poling — Cashier: Nellie M. Fluharty

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,554	$ 2,754
Investment Securities	19,577	22,647
Loans and Discounts, net of unearned income	25,132	23,095
Total Assets	56,358	51,641
Total Deposits	47,187	47,536
Total Capital	1,000	1,000
Surplus	1,400	1,400
Undivided Profits	1,548	1,245

MARLINTON—BANK OF MARLINTON

President: Robert N. Woods — Cashier: William R. McCarty

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,854	$ 2,586
Investment Securities	23,383	22,684
Loans and Discounts, net of unearned income	12,961	10,632
Total Assets	42,154	39,537
Total Deposits	37,499	35,056
Total Capital	200	200
Surplus	300	300
Undivided Profits	3,795	3,670

MARTINSBURG—F & M BANK, MARTINSBURG

President: Victor A. Roberts, Jr. Cashier: Ernest L. Weidman, Jr.

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,761	$ 4,467
Investment Securities	15,183	17,485
Loans and Discounts, net of unearned income	37,776	32,606
Total Assets	60,463	58,258
Total Deposits	54,091	52,396
Total Capital	1,000	1,000
Surplus	1,410	1,410
Undivided Profits	3,739	3,162

McMECHEN—BANK OF McMECHEN

President: Michael E. Moore Cashier: Linda Miller

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,379	$ 1,885
Investment Securities	9,211	9,355
Loans and Discounts, net of unearned income	15,772	13,782
Total Assets	30,046	26,603
Total Deposits	26,846	23,342
Total Capital	594	594
Surplus	300	300
Undivided Profits	1,363	1,196

MIDDLEBOURNE—UNION BANK OF TYLER COUNTY

President: Gary R. Davis Cashier: Patricia Mason

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,281	$ 1,245
Investment Securities	10,071	8,804
Loans and Discounts, net of unearned income	19,883	20,227
Total Assets	33,618	34,634
Total Deposits	30,182	34,434
Total Capital	144	144
Surplus	739	739
Undivided Profits	2,330	2,674

MILL CREEK—BANK OF MILL CREEK

President: James E. Wallace — Cashier: Andrew T. Doig

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,634	$ 2,135
Investment Securities	8,228	7,782
Loans and Discounts, net of unearned income	19,902	18,214
Total Assets	32,357	29,398
Total Deposits	29,748	26,857
Total Capital	120	111
Surplus	545	384
Undivided Profits	1,647	1,656

MILTON—MILTON TRI-COUNTY BANK

President: R. Wade Caskey — Cashier: Valerie Holsinger

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,579	$ 1,028
Investment Securities	3,091	3,162
Loans and Discounts, net of unearned income	14,187	11,117
Total Assets	19,691	15,980
Total Deposits	17,766	13,411
Total Capital	215	202
Surplus	1,187	1,091
Undivided Profits	3	(165)

MORGANTOWN—CITIZENS BANK OF MORGANTOWN

President: James R. Camp — Cashier: Joseph Camp

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 4,299	$ 1,999
Investment Securities	8,213	4,436
Loans and Discounts, net of unearned income	12,350	15,328
Total Assets	25,343	24,903
Total Deposits	21,582	21,069
Total Capital	179	200
Surplus	968	1,000
Undivided Profits	2,189	2,362

MORGANTOWN—ONE VALLEY BANK OF MORGANTOWN, INC.

President: Kenneth R. Summers — Cashier: Charles T. Sims

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 10,899	$ 9,758
Investment Securities	48,488	44,378
Loans and Discounts, net of unearned income	156,057	146,810
Total Assets	243,337	211,156
Total Deposits	186,281	176,913
Total Capital	2,537	2,537
Surplus	4,403	4,403
Undivided Profits	7,740	7,150

MOUNDSVILLE—MERCANTILE BANKING AND TRUST CO.

President: C. Michael Blair — Cashier: Dale Knutsen, Jr.

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,891	$ 3,128
Investment Securities	57,295	51,186
Loans and Discounts, net of unearned income	38,592	40,167
Total Assets	100,669	100,408
Total Deposits	90,650	90,794
Total Capital	2,000	2,000
Surplus	1,100	1,100
Undivided Profits	6,226	6,042

MULLENS—THE PEOPLES BANK OF MULLENS

President: William A. Davis — Cashier: R. L. Bowling

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 10,857	$ 5,877
Investment Securities	42,144	51,195
Loans and Discounts, net of unearned income	27,681	27,401
Total Assets	87,783	89,673
Total Deposits	76,617	79,210
Total Capital	1,200	1,200
Surplus	1,200	1,200
Undivided Profits	7,896	7,160

NAUGATUCK—BANK OF MINGO

President: H. K. White — Cashier: Nadine Mitchell

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,297	$ 2,699
Investment Securities	12,011	12,470
Loans and Discounts, net of unearned income	25,591	23,623
Total Assets	44,998	42,199
Total Deposits	40,608	38,320
Total Capital	400	400
Surplus	400	400
Undivided Profits	2,919	2,514

NEWELL—NORTHERN HANCOCK BANK & TRUST CO.

President: Basil J. Mangano

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 444	$ 562
Investment Securities	2,573	1,795
Loans and Discounts, net of unearned income	6,094	5,705
Total Assets	10,323	9,948
Total Deposits	9,351	9,043
Total Capital	597	597
Surplus	255	255
Undivided Profits	49	(5)

NEW MARTINSVILLE—NEW MARTINSVILLE BANK

President: R. O. Swoboda — Cashier: John J. Stofinsky

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,332	$ 1,209
Investment Securities	9,758	8,094
Loans and Discounts, net of unearned income	14,830	14,962
Total Assets	27,427	26,796
Total Deposits	24,047	23,409
Total Capital	150	150
Surplus	350	350
Undivided Profits	2,051	1,824

OAK HILL—ONE VALLEY BANK OF OAK HILL

President: Thomas E. Neal

Cashier: Geary Gadomski

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,981	$ 1,989
Investment Securities	23,459	24,324
Loans and Discounts, net of unearned income	53,727	45,810
Total Assets	83,479	75,542
Total Deposits	66,307	65,929
Total Capital	480	480
Surplus	5,000	5,000
Undivided Profits	1,816	1,593

OCEANA—THE BANK OF OCEANA

President: Ralph Stewart, Acting

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,645	$ 1,898
Investment Securities	18,905	24,731
Loans and Discounts, net of unearned income	18,832	14,568
Total Assets	40,786	43,791
Total Deposits	35,813	36,316
Total Capital	300	300
Surplus	467	467
Undivided Profits	3,414	3,352

PADEN CITY—THE BANK OF PADEN CITY

President: David L. Mendenhall

Cashier: Shirley Kendle

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,410	$ 1,972
Investment Securities	6,525	4,940
Loans and Discounts, net of unearned income	15,095	15,018
Total Assets	26,048	23,972
Total Deposits	24,003	22,082
Total Capital	300	300
Surplus	504	504
Undivided Profits	954	893

PARKERSBURG—COMMERCIAL BANKING & TRUST CO.

President: William E. Mildren

Cashier: Wayne F. Lee

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 5,554	$ 5,879
Investment Securities	35,156	31,220
Loans and Discounts, net of unearned income	69,430	70,377
Total Assets	118,811	116,016
Total Deposits	108,375	102,393
Total Capital	125	125
Surplus	4,025	4,025
Undivided Profits	4,175	4,171

PARKERSBURG—COMMUNITY BANK OF PARKERSBURG

President: Cline A. Knotts

Cashier: Sandra Gault

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,018	$ 2,094
Investment Securities	6,136	7,749
Loans and Discounts, net of unearned income	43,253	38,038
Total Assets	53,995	53,084
Total Deposits	47,378	46,640
Total Capital	500	500
Surplus	700	700
Undivided Profits	3,234	2,834

PARKERSBURG—MOUNTAIN STATE BANK

President: Gerald L. Binder

Cashier: Robert Coen

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,450	$ 2,791
Investment Securities	29,496	31,940
Loans and Discounts, net of unearned income	34,881	32,043
Total Assets	71,153	70,584
Total Deposits	65,091	62,539
Total Capital	525	525
Surplus	1,000	1,000
Undivided Profits	3,602	2,746

PARKERSBURG—WOOD COUNTY BANK

President: William P. Crites — Cashier: Joe D. Campbell

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 6,297	$ 6,758
Investment Securities	23,423	21,038
Loans and Discounts, net of unearned income	63,199	59,047
Total Assets	103,802	96,444
Total Deposits	94,702	87,477
Total Capital	2,342	2,284
Surplus	2,851	2,769
Undivided Profits	1,462	844

PENNSBORO—THE COMMUNITY BANK

President: Wilson Davis — Cashier: Patty Spitz

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 788	$ 1,853
Investment Securities	9,321	8,485
Loans and Discounts, net of unearned income	8,785	7,463
Total Assets	19,406	18,328
Total Deposits	17,382	15,868
Total Capital	200	200
Surplus	200	200
Undivided Profits	1,526	1,531

PETERSBURG—THE GRANT COUNTY BANK

President: R. Stephen Homan — Cashier: Shirley Yokum

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,032	$ 2,052
Investment Securities	21,218	24,410
Loans and Discounts, net of unearned income	46,626	44,133
Total Assets	73,278	71,071
Total Deposits	64,717	63,188
Total Capital	500	500
Surplus	1,000	1,000
Undivided Profits	6,061	5,607

PETERSBURG—POTOMAC VALLEY BANK

President: F. Richard Thompson

Cashier: Paul Leatherman

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,141	$ 3,233
Investment Securities	31,499	32,950
Loans and Discounts, net of unearned income	25,083	19,957
Total Assets	60,295	59,013
Total Deposits	53,517	52,842
Total Capital	900	900
Surplus	1,500	1,500
Undivided Profits	3,737	3,317

PHILIPPI—BARBOUR COUNTY BANK

President: William O. Lantz

Cashier: W. J. Wright

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,342	$ 1,255
Investment Securities	23,064	23,008
Loans and Discounts, net of unearned income	14,708	14,371
Total Assets	39,972	39,815
Total Deposits	34,345	34,649
Total Capital	320	310
Surplus	1,000	1,000
Undivided Profits	3,888	3,453

POINT PLEASANT—THE PEOPLES BANK OF POINT PLEASANT

President: James H. Lewis

Cashier: Jeanne Barney

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,152	$ 2,124
Investment Securities	29,376	30,410
Loans and Discounts, net of unearned income	38,332	36,063
Total Assets	74,155	73,422
Total Deposits	66,126	63,499
Total Capital	1,250	1,250
Surplus	1,750	1,750
Undivided Profits	3,084	2,831

PRINCETON—FIRST COMMUNITY BANK, INC.

President: James L. Harrison

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 23,005	$ 19,899
Investment Securities	58,665	62,267
Loans and Discounts, net of unearned income	249,918	197,724
Total Assets	359,834	298,588
Total Deposits	316,530	261,820
Total Capital	15,600	260
Surplus	7,545	19,693
Undivided Profits	2,974	2,563

PRINCETON—ONE VALLEY BANK OF MERCER COUNTY, INC.

President: J. W. Thompson Cashier: J. Eugene Willey

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 5,880	$ 5,297
Investment Securities	47,713	48,791
Loans and Discounts, net of unearned income	88,734	74,844
Total Assets	149,981	137,294
Total Deposits	137,746	125,512
Total Capital	500	500
Surplus	1,336	1,336
Undivided Profits	8,992	8,651

RAINELLE—FIRST STATE BANK & TRUST

President: Carlin K. Harmon

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,160	$ 1,960
Investment Securities	13,740	14,390
Loans and Discounts, net of unearned income	17,428	16,666
Total Assets	34,472	34,129
Total Deposits	28,023	28,257
Total Capital	240	240
Surplus	400	400
Undivided Profits	4,105	3,940

RANSON–BLAKELEY BANK AND TRUST COMPANY

President: J. R. Huyett

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,321	$ 2,109
Investment Securities	7,651	7,109
Loans and Discounts, net of unearned income	52,594	46,524
Total Assets	78,672	66,490
Total Deposits	71,590	60,306
Total Capital	2,323	2,323
Surplus	516	516
Undivided Profits	3,238	2,427

RAVENSWOOD–JACKSON COUNTY BANK

President: Bruce Bingham

Cashier: Thomas Lookabaugh

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,958	$ 4,742
Investment Securities	17,386	17,396
Loans and Discounts, net of unearned income	20,597	19,039
Total Assets	45,388	43,752
Total Deposits	41,169	39,651
Total Capital	640	640
Surplus	860	860
Undivided Profits	2,165	2,202

RICHWOOD–PEOPLES BANK OF RICHWOOD

President: Gary D. Austin

Cashier: Patricia S. Malcomb

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,556	$ 1,588
Investment Securities	6,062	6,350
Loans and Discounts, net of unearned income	23,837	24,055
Total Assets	36,413	35,357
Total Deposits	32,395	29,643
Total Capital	181	181
Surplus	1,100	1,100
Undivided Profits	1,133	1,133

RIPLEY—BANK OF RIPLEY

President: James J. Robinson

Cashier: Michael F. Hall

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,420	$ 2,819
Investment Securities	19,493	17,120
Loans and Discounts, net of unearned income	17,355	17,278
Total Assets	40,501	39,422
Total Deposits	36,719	38,847
Total Capital	323	323
Surplus	1,000	1,000
Undivided Profits	2,176	1,961

ROMNEY—THE BANK OF ROMNEY

President: Marlin C. Biggs

Cashier: Lawrence F. Foley

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,337	$ 2,285
Investment Securities	16,443	1,674
Loans and Discounts, net of unearned income	45,464	38,542
Total Assets	68,117	63,801
Total Deposits	62,681	59,099
Total Capital	100	100
Surplus	1,500	1,500
Undivided Profits	3,408	2,997

SAINT MARYS—PLEASANTS COUNTY BANK

President: Carl Guthrie

Cashier: Sue Hall

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 997	$ 2,126
Investment Securities	14,993	15,432
Loans and Discounts, net of unearned income	17,238	16,886
Total Assets	38,354	37,130
Total Deposits	34,810	33,796
Total Capital	500	500
Surplus	800	800
Undivided Profits	1,895	1,686

SHEPHERDSTOWN—JEFFERSON SECURITY BANK

President: W. E. Knode, Jr. Cashier: Denver L. Hipp

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,338	$ 3,737
Investment Securities	10,173	10,958
Loans and Discounts, net of unearned income	58,099	45,954
Total Assets	76,845	69,928
Total Deposits	70,794	64,290
Total Capital	600	600
Surplus	1,500	1,500
Undivided Profits	3,332	2,914

SHINNSTON—FIRSTBANK SHINNSTON

President:

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,130	$ 4,282
Investment Securities	31,307	32,179
Loans and Discounts, net of unearned income	37,123	38,113
Total Assets	76,249	81,178
Total Deposits	69,371	74,162
Total Capital	400	400
Surplus	1,500	1,500
Undivided Profits	4,227	3,971

SISSONVILLE—BANK OF SISSONVILLE

President: C. Alan Otey Cashier: Rick Clevinger

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,353	$ 1,486
Investment Securities	9,883	7,423
Loans and Discounts, net of unearned income	16,498	15,558
Total Assets	28,704	26,740
Total Deposits	24,656	23,673
Total Capital	250	250
Surplus	250	250
Undivided Profits	2,574	2,315

SISTERSVILLE—FIRST TYLER BANK & TRUST COMPANY

President: R. O. Hanlin — Cashier: J. I. Kirkpatrick

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 488	$ 671
Investment Securities	10,884	9,290
Loans and Discounts, net of unearned income	5,007	5,463
Total Assets	19,392	17,470
Total Deposits	14,945	17,478
Total Capital	200	200
Surplus	800	800
Undivided Profits	2,270	2,111

SOUTH CHARLESTON—2nd AVENUE BANK OF SOUTH CHARLESTON

President: Brenda H. Robertson

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,587	$ 2,111
Investment Securities	2,482	1,788
Loans and Discounts, net of unearned income	4,368	3,903
Total Assets	10,066	8,975
Total Deposits	8,818	7,929
Total Capital	138	136
Surplus	481	481
Undivided Profits	415	345

SPENCER—THE TRADERS BANK

President: Gary B. Martin — Cashier: David Boothe

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,491	$ 2,884
Investment Securities	20,764	19,725
Loans and Discounts, net of unearned income	45,601	38,142
Total Assets	74,361	66,093
Total Deposits	67,333	58,251
Total Capital	900	900
Surplus	450	450
Undivided Profits	5,133	4,978

SUMMERSVILLE—NICHOLAS COUNTY BANK

President: Milton Woods, Jr. Cashier: Kenneth Hess

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,780	$ 2,838
Investment Securities	56,984	49,848
Loans and Discounts, net of unearned income	21,629	19,541
Total Assets	86,838	79,737
Total Deposits	70,363	69,915
Total Capital	1,100	1,100
Surplus	1,100	1,100
Undivided Profits	5,185	4,752

SUMMERSVILLE—ONE VALLEY BANK OF SUMMERSVILLE, INC.

President: Robert Kamm, Jr. Cashier: Opal Bell

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,114	$ 1,961
Investment Securities	5,905	26,013
Loans and Discounts, net of unearned income	12,445	42,717
Total Assets	21,397	78,501
Total Deposits	19,609	67,917
Total Capital	50	620
Surplus	400	1,600
Undivided Profits	1,130	4,521

TERRA ALTA—THE TERRA ALTA BANK

President: Charles A. Thomas Cashier: Kenneth Frankhouser

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 4,367	$ 1,063
Investment Securities	5,636	6,311
Loans and Discounts, net of unearned income	13,794	10,134
Total Assets	25,817	18,988
Total Deposits	23,670	17,474
Total Capital	135	50
Surplus	215	400
Undivided Profits	1,613	845

THOMAS–MINERS & MERCHANTS BANK

President: Gerald Parks

Cashier: Edward Kepner

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 4,367	$ 3,625
Investment Securities	5,636	5,365
Loans and Discounts, net of unearned income	13,794	12,401
Total Assets	25,817	22,893
Total Deposits	23,670	20,891
Total Capital	135	135
Surplus	215	215
Undivided Profits	1,613	1,517

UNION–THE BANK OF MONROE

President: Ralph Mann

Cashier: Steven McNeer

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,991	$ 4,639
Investment Securities	18,497	15,923
Loans and Discounts, net of unearned income	9,324	9,110
Total Assets	34,022	32,033
Total Deposits	29,186	27,598
Total Capital	100	100
Surplus	300	300
Undivided Profits	4,108	3,756

WALTON–THE POCA VALLEY BANK

President: John Kemmner

Cashier: Phillip Robertson

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 4,178	$ 2,326
Investment Securities	7,889	6,247
Loans and Discounts, net of unearned income	31,575	28,044
Total Assets	49,329	40,006
Total Deposits	45,518	36,578
Total Capital	400	400
Surplus	600	600
Undivided Profits	2,483	2,140

WAR—THE BANK OF WAR

President: Noah Dell'Orso

Cashier: Haven Christman

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,733	$ 1,712
Investment Securities	13,810	11,153
Loans and Discounts, net of unearned income	8,496	9,642
Total Assets	27,232	27,314
Total Deposits	24,594	24,673
Total Capital	50	50
Surplus	500	500
Undivided Profits	1,678	1,693

WARDENSVILLE—THE CAPON VALLEY BANK

President: Leslie A. Barr

Cashier: Alfred Ludwig

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,038	$ 2,492
Investment Securities	8,195	8,103
Loans and Discounts, net of unearned income	34,300	31,298
Total Assets	46,258	43,734
Total Deposits	41,717	39,734
Total Capital	180	180
Surplus	974	974
Undivided Profits	2,111	1,810

WAYNE—WAYNE COUNTY BANK

President: Darrell Cremeans

Cashier: Dwight Russell

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,925	$ 2,594
Investment Securities	32,201	30,059
Loans and Discounts, net of unearned income	29,690	30,133
Total Assets	69,912	66,111
Total Deposits	62,268	60,854
Total Capital	342	342
Surplus	1,509	411
Undivided Profits	4,502	3,857

WEIRTON—BANK OF WEIRTON

President: D. R. Billham

Cashier: R. F. Petrulovich

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 4,999	$ 5,064
Investment Securities	89,837	82,174
Loans and Discounts, net of unearned income	31,831	32,173
Total Assets	169,755	159,555
Total Deposits	138,342	130,084
Total Capital	1,300	1,300
Surplus	7,700	7,700
Undivided Profits	20,834	19,331

WELCH—AMERIBANK, WELCH

President: James Sizemore

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,716	$ 1,465
Investment Securities	2,302	2,884
Loans and Discounts, net of unearned income	13,924	14,519
Total Assets	23,158	20,317
Total Deposits	21,187	18,586
Total Capital	240	240
Surplus	1,057	1,057
Undivided Profits	491	381

WELLSBURG—WELLSBURG BANK & TRUST COMPANY

President: Laura Inman

Cashier: Charlotte Jackson

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,363	$ 2,234
Investment Securities	8,600	6,757
Loans and Discounts, net of unearned income	7,845	8,086
Total Assets	18,857	18,036
Total Deposits	16,641	15,976
Total Capital	100	100
Surplus	1,000	800
Undivided Profits	927	1,022

WESTON—THE CITIZENS BANK OF WESTON

President: Frank Cirigliano

Cashier: Martin Riley

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 14,481	$ 15,086
Investment Securities	35,054	31,180
Loans and Discounts, net of unearned income	35,089	33,648
Total Assets	92,010	86,370
Total Deposits	76,603	71,376
Total Capital	100	100
Surplus	3,000	3,000
Undivided Profits	7,916	7,305

WESTOVER—THE WESTOVER BANK

President: William Coleman

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 1,839	$ 2,811
Investment Securities	8,677	6,854
Loans and Discounts, net of unearned income	33,602	31,299
Total Assets	49,687	45,693
Total Deposits	45,531	41,876
Total Capital	500	500
Surplus	749	749
Undivided Profits	2,482	2,214

WEST UNION—WEST UNION BANK

President: G. W. Hill

Cashier: Dennis Powell

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 4,339	$ 3,244
Investment Securities	20,554	19,138
Loans and Discounts, net of unearned income	21,669	16,957
Total Assets	50,696	42,207
Total Deposits	46,240	37,857
Total Capital	250	250
Surplus	300	300
Undivided Profits	3,662	3,550

WHEELING—THE BANK OF WHEELING

President: Bruce Wilson

Cashier: Melinda Buch

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 3,765	$ 4,007
Investment Securities	6,854	6,532
Loans and Discounts, net of unearned income	32,880	34,636
Total Assets	45,922	46,791
Total Deposits	39,188	42,841
Total Capital	300	300
Surplus	844	844
Undivided Profits	2,002	1,581

WHEELING—WHEELING DOLLAR BANK

President: Edward M. George

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 9,142	$ 9,324
Investment Securities	93,009	81,017
Loans and Discounts, net of unearned income	146,342	139,914
Total Assets	268,472	262,329
Total Deposits	216,022	203,997
Total Capital	3,910	3,910
Surplus	12,781	12,781
Undivided Profits	15,158	12,484

WHITE SULPHUR SPRINGS—BANK OF WHITE SULPHUR SPRINGS

President: Christopher R. Walkup

Cashier: Donald Murray

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 4,758	$ 9,047
Investment Securities	12,561	14,230
Loans and Discounts, net of unearned income	44,161	41,378
Total Assets	70,233	63,875
Total Deposits	63,595	57,304
Total Capital	525	525
Surplus	275	275
Undivided Profits	5,119	5,005

WHITESVILLE—WHITESVILLE STATE BANK

President: Robert Milam

Cashier: Charles Price

In Thousands

	12-31-89	12-31-88
Cash and Due from banks	$ 2,120	$ 2,521
Investment Securities	15,386	13,293
Loans and Discounts, net of unearned income	14,523	15,009
Total Assets	37,573	35,118
Total Deposits	32,010	29,775
Total Capital	50	50
Surplus	200	200
Undivided Profits	4,280	4,132

STATE BANK FAILURES

($.00 omitted)

Name and Location of Bank	Final Receiver	Resources	Deposits	Total % Paid to Depositors	Date of Suspension	Date Receiver Discharged
Day and Night Bank, Charleston	Central Trust Co.	$ 954,543	$ 747,502	100	7-05-19	No record
Peoples Exchange Bank, Charleston	W. M. Adkins	642,129	278,856	85	8-16-33	3-14-47
Security Bank & Trust Co., Charleston	John H. Hoffman	1,042,500	446,109	106.7	4-19-33	5-04-44
Farmers Bank & Trust Co., Charles Town	FDIC	1,262,325	1,172,488	**85.71	9-01-37	10-18-43
Circleville Bank, Circleville	John H. Hoffman	131,209	84,477	115	12-29-35	12-07-43
Clarksburg Trust Co., Clarksburg	John H. Hoffman	2,161,558	2,582,675	82	6-07-29	5-26-45
Farmers Bank of Clarksburg, Clarksburg	Smith Hood	997,660	729,677	104.18	12-13-29	8-17-43
West Virginia Bank, Clarksburg	John H. Hoffman	898,401	None	*20	1-07-34	6-11-45
Bank of Davy, Davy	FNB of Welch	204,390	134,706	83.25	12-14-27	4-07-33
State Bank & Trust Co., Elm Grove	John H. Hoffman	1,592,983	1,043,636	106	1-27-33	11-20-45
Citizens Dollar Savings Bank, Fairmont	John Henshaw	200,701	161,753	27.75	3-07-15	10-25-44
Monongahela Bank, Fairmont	Smith Hood	732,510	477,144	53.63	2-21-29	2-10-43
Farmers & Merchants Bank, Fairview	John H. Hoffman	504,109	365,801	65	8-30-33	6-13-45
Bank of Farmington, Farmington	John H. Hoffman	402,630	337,381	83.80	10-08-31	11-30-45
Bank of Fayette, Fayetteville	John H. Hoffman	234,100	160,099	53.80	1-26-31	2-14-44
Bank of Flemington, Flemington	John H. Hoffman	190,351	122,311	47.50	9-26-31	2-10-44
Farmers Bank of Pendleton, Franklin	John H. Hoffman	633,351	457,623	84.10	12-20-31	12-07-43
The Franklin Bank, Franklin	John H. Hoffman	351,869	230,007	98.90	12-19-31	12-07-43
The Bank of Gauley Bridge, Gauley Bridge	John H. Hoffman	201,350	110,324	111.50	7-13-33	2-14-44
Bank of Gilbert, Gilbert	C. B. Early	159,269	96,210	98.50	4-03-26	1-22-40
Grafton Bank, Grafton	Hugh R. Warder	No record	No record	78	1915	No record
Merchants & Mechanics Savings Bank, Grafton	John H. Hoffman	614,727	459,785	49.80	10-23-29	10-03-44
Grafton Bank & Trust Co., Grafton	John H. Hoffman	858,706	706,018	95	10-10-31	10-03-44
The Taylor County Bank, Grafton	John H. Hoffman	479,522	364,317	58.75	8-18-33	10-03-44
Peoples Bank of Grantsville, Grantsville	A. G. Mathews	155,087	89,487	70	7-09-24	8-22-41
Farmers & Merchants Bank, Hamlin	John H. Hoffman	220,689	113,582	86.25	12-16-32	9-05-44

Name and Location of Bank	Final Receiver	Resources	Deposits	Total % Paid to Depositors	Date of Suspension	Date Receiver Discharged
Bank of Harpers Ferry, Harpers Ferry	John H. Hoffman	174,278	111,900	85.30	6-20-33	5-10-43
Peoples Bank, Harrisville	Community Banking & Trust, Parkersburg	997,741	788,070	34	1-21-28	4-27-46
Ritchie County Bank, Harrisville	Lester Snodgrass	No record	No record	100	10-17-11	No record
Cabell County Bank, Huntington	O. F. Payne	293,539	222,134	11.50	1-10-31	2-01-44
Coal Exchange Bank, Huntington	F. O. Lamb	646,873	331,988	48.85	10-26-28	12-30-41
Huntington Bank & Trust Co., Huntington	W. M. Adkins	2,285,584	1,498,886	39.60	4-08-33	6-29-46
Metro Bank, Huntington	FDIC	24,558,977	21,235,337	100	9-12-80	
Union Bank & Trust Co., Huntington	W. M. Adkins	2,764,896	1,686,549	45.25	1-28-31	7-27-46
Bank of Jacksonburg, Jacksonburg	Smith Hood	101,691	48,308	101	6-22-29	9-23-38
Union Bank of Jane Lew, Jane Lew	Smith Hood	405,796	209,873	100	10-13-31	6-27-38
Kermit State Bank, Kermit	FDIC	117,182	66,881	100	11-01-38	5-23-42
Peoples Bank of Keyser, Keyser	John H. Hoffman	671,170	537,226	90	4-27-22	1-19-4[illegible]
Bank of Kingwood, Kingwood	John H. Hoffman	535,206	369,236	96	7-01-31	7-29-4[illegible]
Bank of Greenbrier, Lewisburg	E. L. Morton	408,413	298,406	64	12-02-30	11-25-41
The Exchange Bank, Littleton	B. A. Pyles	No record	No record	79.20	7-10-13	No record
Guyan Valley Bank, Logan	John H. Hoffman	893,973	None	*65.29	9-13-32	5-29-43
Lumberport Bank, Lumberport	John H. Hoffman	298,837	153,148	-0-	8-28-29	12-02-44
Merchants & Miners Bank, Man	John H. Hoffman	110,806	72,650	73.50	8-23-33	2-14-44
United Bank of Middlebourne, Middlebourne	John H. Hoffman	580,200	461,722	93.80	9-22-33	7-17-45
Bank of Monongahela Valley, Morgantown	John H. Hoffman	4,535,468	3,372,580	70	12-31-30	3-14-46
Commercial Bank of Morgantown, Morgantown	O. H. Gall	981,055	851,227	100	12-01-29	7-17-41
Federal Savings & Trust Co., Morgantown	John H. Hoffman	699,205	No record	-0-	3-12-31	10-04-45
Union Bank & Trust Co., Morgantown	John H. Hoffman	865,834	No record	-0-	3-12-31	10-04-45
Mound City Bank, Moundsville	John H. Hoffman	718,198	484,449	74.80	4-03-33	10-09-45
Bank of Mullens, Mullens	Central Trust Co., Charleston	744,564	592,255	18.42	4-20-27	1-15-45
Central Bank & Trust Co., Parkersburg	F. O. Lamb	880,675	656,639	100	11-03-31	5-26-37
Tucker County Bank, Parsons	FDIC	16,081,000	15,517,000	100	2-03-84	

Name and Location of Bank	Final Receiver	Resources	Deposits	Total % Paid to Depositors	Date of Suspension	Date Receiver Discharged
Bank of Pax, Pax	John H. Hoffman	160,026	112,140	41	9-04-31	2-14-44
First Citizens Bank, Pennsboro	John H. Hoffman	884,702	732,088	60	6-06-33	6-25-45
Peoples Bank of Phillippi, Phillippi	John H. Hoffman	413,484	310,232	73.80	11-20-29	2-26-45
Bank of Pine Grove, Pine Grove	M. M. McIntire	145,121	125,285	75	7-11-25	12-03-38
Wyoming County Bank, Pineville	Central Trust Co.	227,417	166,957	44.11	11-20-28	1-15-45
Pt. Pleasant Trust Co., Pt. Pleasant	Robert L. Hogg	640,982	207,993	-0-	8-21-28	No record
Pullman State Bank, Pullman	Smith Hood	183,108	125,731	70	9-05-29	10-11-38
Bank of Ravenswood, Ravenswood	J. T. Sayre	90,190	38,757	100	6-04-15	No record
Citizens Bank of Richwood, Richwood	John H. Hoffman	391,878	285,544	7.90	8-22-31	11-27-44
Richwood Banking & Trust Co., Richwood	John H. Hoffman	526,514	422,967	102.85	10-01-31	3-19-46
Peoples Bank of Ridgeley, Ridgeley	John H. Hoffman	183,832	112,131	30.41	6-04-31	11-06-43
Bank of Rupert, Rupert	E. L. Morrison	141,433	77,105	43	1-23-32	12-12-39
Farmers Bank of Shinnston, Shinnston	John H. Hoffman	756,187	612,577	85.65	10-14-31	5-26-45
Bank of Smithfield, Smithfield	C. B. Highland	No record	No record	100	5-20-08	No record
Day & Night Bank, South Charleston	Kanawha Banking & Trust Co., Charleston	28,669	6,056	100	7-21-19	2-08-30
Bank of Spencer, Spencer	Thomas P. Ryan	No record	No record	100	3-02-12	No record
Bank of Sutton, Sutton	John H. Hoffman	321,715	259,845	69.50	9-01-31	12-10-43
Tunnelton Bank, Tunnelton	Smith Hood	602,273	397,063	-0-	7-23-29	6-13-40
Wallace Bank, Wallace	John H. Hoffman	246,586	156,853	75	9-14-24	2-26-43
Peoples State Bank of Wayne, Wayne	O. F. Payne	171,519	122,417	35	11-29-30	3-15-44
Webster County Bank, Webster Springs	John B. Skidmore	No record	No record	100	8-01-07	No record
The Bank of Weston, Weston	Smith Hood	696,676	580,858	48.65	9-26-31	11-06-42
The Doddridge County Bank, West Union	John H. Hoffman	783,752	595,084	9	7-18-33	8-26-46
Central Union Trust Co., Wheeling	O. H. Gall	1,923,220	1,133,671	90	10-08-31	No record
Bank of Whitesville, Whitesville	John H. Hoffman	155,920	93,300	25	1-28-33	4-12-43
Bank of Williamsburg, Williamsburg	E. L. Morrison	202,910	152,561	87	12-31-31	12-03-42

Name and Location of Bank	Final Receiver	Resources	Deposits	Total % Paid to Depositors	Date of Suspension	Date Receiver Discharged
Day & Night Bank, Williamson	Hayes Picklesimer	583,564	266,795	58.60	3-08-25	1-30-35
Williamson State Bank, Williamson	John H. Hoffman	228,307	177,940	23.70	9-30-32	1-12-44
Bank of Winfield, Winfield	John H. Hoffman	332,191	246,299	2.30	9-13-29	11-10-43

*Returned to stockholders paying double liability, depositors having been paid in full.

**Federal Deposit Insurance Corporation paid all deposits up to $5,000.00.
Bank liquidated 85.71% of total deposits.

COMPARATIVE ABSTRACT

Showing Condition of Industrial Loan Offices as of
the close of business on the dates indicated.
($.00 omitted)

	12-31-89	% of total	12-31-88	% of total	Change + or
Number of Offices	74		74		
ASSETS:					
Cash on Hand	$ 257,143	.0010	$ 212,993	.0010	+ 44,150
Due from Banks	476,724	.0023	484,018	.0020	7,294
Investments	124,965	.0006	-0-	-0-	+ 124,965
Net Loans	209,070,923	.9705	199,422,604	.9800	+ 9,648,319
Fixed Assets	142,777	.0007	108,314	.0005	+ 34,463
Other Assets	5,360,787	.0249	4,195,131	.0210	+ 1,165,656
TOTAL ASSETS:	$215,433,319	100%	$204,423,060	100%	+11,010,259
LIABILITIES AND CAPITAL:					
Evidences of Indebtedness	$				
Borrowings or Rediscounts	129,179,777	.60	$120,521,785	.59	+ 8,657,992
Other Liabilities	48,013,002	.22	48,204,315	.23	191,313
Total Capital Accounts	38,240,540	.18	35,696,960	.18	+ 2,543,580
TOTAL LIABILITIES AND CAPITAL:	$215,433,319	100%	$204,423,060	100%	+11,010,259

AMERICAN GENERAL HOME EQUITY, INC.

Principal Office: Parkersburg ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	8	8
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	16,772,117	18,541,143
Fixed Assets	-0-	-0-
Other Assets	134,501	363,827
TOTAL ASSETS:	$16,906,618	$18,904,970
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	9,261,719	11,151,450
Other Liabilities	-0-	(4,222)
Total Capital	7,644,899	7,757,742
TOTAL LIABILITIES AND CAPITAL:	$16,906,618	$18,904,970

ASHLAND FINANCE COMPANY

Principal Office: Logan ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	294,458	283,538
Total Investments	-0-	-0-
Net Loans	401,707	378,483
Fixed Assets	1,446	754
Other Assets	-0-	21,167
TOTAL ASSETS:	$ 697,611	$ 683,942
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or rediscount	-0-	-0-
Other Liabilities	957	1,010
Total Capital	696,654	682,932
TOTAL LIABILITIES AND CAPITAL:	$ 697,611	$ 683,942

ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.

Principal Office: Parkersburg ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	6	7
ASSETS:		
Cash on Hand	$ 119,370	$ 197,212
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	35,354,498	38,107,024
Fixed Assets	-0-	-0-
Other Assets	1,743	4,342
TOTAL ASSETS:	$35,475,611	$38,308,578
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	-0-	-0-
Other Liabilities	35,433,837	38,479,815
Total Capital	41,774	(171,237)
TOTAL LIABILITIES AND CAPITAL:	$35,475,611	$38,308,578

AVCO FINANCIAL SERVICES OF WV, INC.

Principal Office: Charleston ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	5	4
ASSETS:		
Cash on Hand	$ -0-	-0-
Due from Banks	5,000	13,864
Total Investments	-0-	-0-
Net Loans	11,953,042	13,318,686
Fixed Assets	1,096	829
Other Assets	254,165	13,507
TOTAL ASSETS:	$12,213,303	$13,346,886
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	11,718,390	12,822,553
Other Liabilities	52,008	22,064
Total Capital	442,905	546,397
TOTAL LIABILITIES AND CAPITAL:	$12,213,303	$13,346,686

BARCLAYS AMERICAN/FINANCIAL OF WEST VIRGINIA, INC.

Principal Office: Bluefield ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	2	2
ASSETS:		
Cash on Hand	$ 2,659	$ 3,024
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	8,625,512	7,801,802
Fixed Assets	37,011	34,225
Other Assets	-0-	60
TOTAL ASSETS:	$ 8,665,812	$ 7,839,111
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	-0-	-0-
Other Liabilities	7,304,013	6,235,238
Total Capital	1,361,169	1,603,873
TOTAL LIABILITIES AND CAPITAL:	$ 8,665,182	$ 7,839,111

BECKLEY LOAN & INDUSTRIAL CORP.

Principal Office: Beckley ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ 2,100	$ 1,076
Due from Banks	362	17,763
Total Investments	-0-	124,965
Net Loans	1,128,000	1,043,986
Fixed Assets	-0-	7,692
Other Assets	34,959	32,700
TOTAL ASSETS:	$ 1,165,421	$ 1,228,182
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	737,376	696,496
Other Liabilities	28,086	1,577
Total Capital	399,959	528,109
TOTAL LIABILITIES AND CAPITAL:	$ 1,165,421	$ 1,228,182

BENEFICIAL WEST VIRGINIA, INC.

Principal Office: St. Albans

($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	9	9
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	23,399,141	24,763,467
Fixed Assets	-0-	-0-
Other Assets	580,010	222,442
TOTAL ASSETS:	$23,979,151	$24,985,909
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	21,383,583	22,253,895
Other Liabilities	70,512	168,918
Total Capital	2,525,056	2,563,096
TOTAL LIABILITIES AND CAPITAL:	$23,979,151	$24,985,909

CITY INDUSTRIAL SAVINGS & LOAN COMPANY #2

Principal Office: Sprague

($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ 971	$ 200
Due from Banks	(13,025)	(2,299)
Total Investments	-0-	-0-
Net Loans	602,930	597,787
Fixed Assets	24,343	29,496
Other Assets	224,675	240,276
TOTAL ASSETS:	$ 839,894	$ 865,460
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	737,000	737,000
Other Liabilities	2,586	65,439
Total Capital	100,308	63,021
TOTAL LIABILITIES AND CAPITAL:	$ 839,894	$ 865,460

COMMERCIAL CREDIT CORPORATION

Principal Office: St. Albans

($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	10	10
ASSETS:		
Cash on Hand	$ 15,000	$ 20,000
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	51,415,000	54,340,000
Fixed Assets	2,000	1,000
Other Assets	2,202,000	2,016,000
TOTAL ASSETS:	$53,634,000	$56,377,000
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	40,151,000	41,920,000
Other Liabilities	212,000	251,000
Total Capital	13,271,000	14,206,000
TOTAL LIABILITIES AND CAPITAL:	$53,634,000	$56,377,000

COMMUNITY SAVINGS & LOAN, INC.

Principal Office: Morgantown

($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	69,431	68,336
Total Investments	-0-	-0-
Net Loans	483	293
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 69,914	$ 68,629
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	-0-	-0-
Other Liabilities	-0-	-0-
Total Capital	69,914	68,629
TOTAL LIABILITIES AND CAPITAL:	$ 69,914	$ 68,629

FAMILY SAVINGS & LOAN, INC.

Principal Office: Huntington

($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ 200	$ 200
Due from Banks	953	1,820
Total Investments	-0-	-0-
Net Loans	2,125,906	1,950,099
Fixed Assets	11,323	21,216
Other Assets	48,592	244,742
TOTAL ASSETS:	$ 2,186,974	$ 2,218,077
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	-0-	-0-
Other Liabilities	11,868	23,029
Total Capital	2,175,106	2,195,048
TOTAL LIABILITIES AND CAPITAL:	$ 2,186,974	$ 2,218,077

HFC THRIFT OF WEST VIRGINIA, INC.

Principal Office: Morgantown

($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	2	1
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	5,220,755	5,303,666
Fixed Assets	-0-	-0-
Other Assets	109,848	130,294
TOTAL ASSETS.	$ 5,330,603	$ 5,433,960
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	-0-	-0-
Other Liabilities	2,280,088	2,085,110
Total Capital	3,050,515	3,348,850
TOTAL LIABILITIES AND CAPITAL:	$ 5,330,603	$ 5,433,960

LANDMARK FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office: Martinsburg ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	3	3
ASSETS:		
Cash on Hand	$ 1,350	$ 1,350
Due from Banks	4,447	1,911
Total Investments	-0-	-0-
Net Loans	2,638,034	3,532,676
Fixed Assets	15,266	15,204
Other Assets	95,541	1,707,144
TOTAL ASSETS:	$ 2,754,638	$ 5,258,285
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	2,065,253	4,639,308
Other Liabilities	101,439	76,911
Total Capital	587,946	542,066
TOTAL LIABILITIES AND CAPITAL:	$ 2,754,638	$ 5,258,285

LEWIS COUNTY SAVINGS & LOAN COMPANY

Principal Office: Weston ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	1	CLOSED 5-12-89
ASSETS:		
Cash on Hand	$ 19,077	$
Due from Banks	1,843,443	
Total Investments	2,055	
Net Loans	2,227,861	
Fixed Assets	14,603	
Other Assets	37,852	
TOTAL ASSETS:	$ 4,144,841	$
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$
Borrowings or Rediscount	-0-	
Other Liabilities	4,172,748	
Total Capital	(27,907)	
TOTAL LIABILITIES AND CAPITAL:	$ 4,144,841	$

MARSHALL COUNTY THRIFT & LOAN, INC.

Principal Office: Moundsville ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ 207	$ 594
Due from Banks	12,249	18,276
Total Investments	-0-	-0-
Net Loans	166,477	106,953
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 178,933	$ 125,823
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ 24,491	$ -0-
Borrowings or Rediscount	80,607	79,632
Other Liabilities	535	645
Total Capital	73,300	45,546
TOTAL LIABILITIES AND CAPITAL:	$ 178,933	$ 125,823

NICHOLAS LOAN & MORTGAGE, INC.

Principal Office: Summersville ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ 70,945	$ 33,059
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	227,522	589,262
Fixed Assets	15,828	31,560
Other Assets	3,193	3,462
TOTAL ASSETS:	$ 317,488	$ 657,343
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ 480,000
Borrowings or Rediscount	-0-	-0-
Other Liabilities	163,072	17,911
Total Capital	154,416	159,432
TOTAL LIABILITIES AND CAPITAL:	$ 317,488	$ 657,343

NORWEST FINANCIAL INDUSTRIAL WEST VIRGINIA, INC.

Principal Office: Westover ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	7	7
ASSETS:		
Cash on Hand	$ 397	$ 428
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	9,656,322	9,993,411
Fixed Assets	-0-	-0-
Other Assets	897	3,165
TOTAL ASSETS:	$ 9,657,616	$ 9,997,004
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	9,020,028	9,360,744
Other Liabilities	-0-	-0-
Total Capital	637,588	636,260
TOTAL LIABILITIES AND CAPITAL:	$ 9,657,616	$ 9,997,004

PEOPLES LOAN FINANCIAL SERVICES, INC.

Principal Office: Bluefield ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	1	1
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	122,392	73,515
Total Investments	-0-	-0-
Net Loans	771,360	840,363
Fixed Assets	-0-	-0-
Other Assets	12,345	16,670
TOTAL ASSETS:	$ 906,097	$ 930,548
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	624,000	624,000
Other Liabilities	-0-	-0-
Total Capital	282,097	306,548
TOTAL LIABILITIES AND CAPITAL:	$ 906,097	$ 930,548

PUBLIC INDUSTRIAL LOAN COMPANY OF SOUTH CHARLESTON

Principal Office: South Charleston ($.00 Omitted)

	12-31-88	12-31-88
Number of Offices	9	9
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	12,921,126	14,035,319
Fixed Assets	-0-	801
Other Assets	19,097	133,672
TOTAL ASSETS:	$12,940,223	$14,169,792
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	10,589,744	11,199,668
Other Liabilities	504,444	631,198
Total Capital	1,846,035	2,338,926
TOTAL LIABILITIES AND CAPITAL:	$12,940,223	$14,169,792

SECURITY PACIFIC FINANCIAL SERVICES OF WV, INC.

Principal Office: Beckley ($.00 Omitted)

	12-31-88	12-31-89
Number of Offices	7	6
ASSETS:		
Cash on Hand	$ -0-	$ -0-
Due from Banks	-0-	-0-
Total Investments	-0-	-0-
Net Loans	14,209,149	13,826,503
Fixed Assets	-0-	-0-
Other Assets	473,564	207,316
TOTAL ASSETS:	$14,682,713	$14,033,819
LIABILITIES AND CAPITAL:		
Evidences of Indebtedness	$ -0-	$ -0-
Borrowings or Rediscount	14,233,692	13,213,031
Other Liabilities	39,404	1,486
Total Capital	409,617	819,302
TOTAL LIABILITIES AND CAPITAL:	$14,682,713	$14,033,819

SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA AS OF DECEMBER 31, 1989

LOCATION	NAME
Beckley	American General Finance, Inc.
Beckley	Beckley Loan Company
Beckley	Beneficial Finance Co. of West Virginia
Beckley	Public Finance Corporation
Beckley	Security Pacific Financial Services, Inc.
Bluefield	Barclays American/Financial of WV, Inc.
Bluefield	Peoples Loan Company
Bluefield	Union Loan Company
Charleston	American General Finance
Charleston	Associates Financial Services Co., Inc.
Charleston	AVCO Financial Services, Inc.
Charleston	Beneficial Finance Co. of West Virginia
Charleston	Norwest Financial West Virginia, Inc.
Charleston	Public Finance Corporation
Charles Town	Jefferson Finance Company, Inc.
Clarksburg	American General Finance, Inc.
Clarksburg	Associates Financial Services Co., Inc.
Clarksburg	Beneficial Finance Co. of West Virginia
Clarksburg	Norwest Financial West Virginia, Inc.
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Security Pacific Financial Services, Inc.
Dunbar	Norwest Financial West Virginia, Inc.
Elkins	Landmark Finance Corporation
Elkins	Security Pacific Financial Services, Inc.
Fairmont	Norwest Financial West Virginia, Inc.
Franklin	Franklin Financial Services, Inc.
Huntington	Associates Financial Services Company
Huntington	AVCO Financial Services, Inc.
Huntington	Beneficial Finance Co. of West Virginia
Huntington	Family Acceptance Corporation
Huntington	Liberty Finance Corporation
Huntington	Norwest Financial West Virginia, Inc.
Huntington	Public Finance Corporation
Huntington	Security Pacific Financial Services, Inc.
Keyser	Landmark Finance Corporation

Logan	American General Finance, Inc.
Logan	Ashland Finance Co. of WV
Logan	Security Pacific Financial Services, Inc.
Martinsburg	American General Finance Co.
Martinsburg	Associates Financial Services Co., Inc.
Martinsburg	Landmark Finance Corporation
Martinsburg	Security Pacific Financial Services, Inc.
Moorefield	Easy Loan Company
Morgantown	Beneficial Finance Co. of West Virginia
Morgantown	Household Finance Corporation
New Martinsville	Budget Finance Company
Nitro	United Financial Services of WV, Inc.
Northfork	Norfork Loan Company
Oak Hill	AVCO Financial Services, Inc.
Oceana	AVCO Financial Services, Inc.
Parkersburg	American General Finance Co.
Parkersburg	Associates Financial Serv. Co. of WV, Inc.
Parkersburg	Beneficial Finance Co. of West Virginia
Parkersburg	Norwest Financial West Virginia, Inc.
Petersburg	Valley Finance Company
Princeton	Beneficial Finance Co. of West Virginia
Princeton	Peoples Loan Company of Princeton
Ravenswood	Public Finance Corporation
Ronceverte	American General Finance Co.
St. Albans	Beneficial Finance Co. of West Virginia
St. Marys	Mid-Ohio Valley Loan Company
South Charleston	Public Finance Corporation
Sprague	City Finance Company of Sprague #1
Sprague	City Finance Company of Sprague #3

Vienna	Household Finance Corporation
Vienna	Public Finance Corporation
Weirton	Public Finance Corporation
Welch	State Loan Company
Westover	American General Finance Co.
Westover	Norwest Financial West Virginia, Inc.
Wheeling	Associates Financial Services Co., Inc.
Wheeling	AVCO Financial Services, Inc.
Wheeling	Beneficial Finance Co. of West Virginia

AMERICAN GENERAL FINANCE, INC.
Number of Offices: 8

Total Loans Made this Period:		
Number: 4,778	**Amount:**	$6,020,795
Cash on Hand in Banks		$ 10,156
Loans:		
a. Gross Loans Receivable		$3,549,141
b. Installment Sales Contracts Purchased		5,928,102
c. Less Income Collected But Not Earned		1,865,392
d. Less Reserve for Loan Loss		180,401
NET LOANS:		$7,431,450

ASHLAND FINANCE COMPANY OF WEST VIRGINIA
Number of Offices: 1

Total Loans Made this Period:		
Number: 922	**Amount:**	$1,821,651
Cash on Hand in Banks		$ 2,760
Loans:		
a. Gross Loans Receivable		$ 797,155
b. Installment Sales Contracts Purchased		226,563
c. Less Income Collected but not Earned		79,869
d. Less Reserve for Loan Loss		32,249
NET LOANS:		$ 911,600

ASSOCIATES FINANCIAL SERVICES COMPANY OF WEST VIRGINIA, INC.
Number of Offices: 6

Total Loans Made this Period:		
Number: 404	**Amount:**	$ 449,191
Cash on Hand in Banks		$
Loans:		
a. Gross Loans Receivable		$ 730,047
b. Installment Sales Contracts Purchased		2,086,833
c. Less Income Collected but not Earned		406,116
d. Less Reserve for Loan Loss		83,880
NET LOANS:		$2,326,884

AVCO FINANCIAL SERVICES OF WHEELING, INC.
Number of Offices: 4

Total Loans Made this Period:		
Number: 3,924	**Amount:**	$3,133,520
Cash on Hand in Banks		$ 10,390
Loans:		
a. Gross Loans Receivable		$1,261,469
b. Installment Sales Contracts Purchased		1,570,208
c. Less Income Collected but not Earned		455,591
d. Less Reserve for Loan Loss		68,191
NET LOANS:		$2,307,895

BARCLAYS AMERICAN/FINANCIAL OF WEST VIRGINIA, INC.
Number of Offices: 1

Total Loans Made this Period:		
Number: -0-	**Amount:**	$ -0-
Cash on Hand in Banks		$
Loans:		
a. Gross Loans Receivable		$ -0-
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		-0-
d. Less Reserve for Loan Loss		-0-
NET LOANS:		$ -0-

BECKLEY LOAN COMPANY
Number of Offices: 1

Total Loans Made this Period:		
Number: 1,174	**Amount:**	$1,970,281
Cash on Hand in Banks		$ 26,569
Loans:		
a. Gross Loans Receivable		$1,481,463
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		434,021
d. Less Reserve for Loan Loss		-0-
NET LOANS:		$1,047,442

BENEFICIAL FINANCE COMPANY OF WEST VIRGINIA
Number of Offices: 9

Total Loans Made this Period:		
Number: 2,332	**Amount:**	$2,898,263
Cash on Hand in Banks		$ 83,636
Loans:		
a. Gross Loans Receivable		$3,923,393
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		944,510
d. Less Reserve for Loan Loss		209,118
NET LOANS:		$2,769,765

BUDGET FINANCE COMPANY
Number of Offices: 1

Total Loans Made this Period:		
Number: 254	**Amount:**	$ 233,010
Cash on Hand in Banks		$ 2,110
Loans:		
a. Gross Loans Receivable		$ 289,043
b. Installment Sales Contracts Purchased		0
c. Less Income Collected but not Earned		0
d. Less Reserve for Loan Loss		1,445
NET LOANS:		$ 287,598

CITY INDUSTRIAL SAVINGS & LOAN
Number of Offices: 1

Total Loans Made this Period:		
Number: 124	**Amount:**	$ 228,676
Cash on Hand in Banks		(2,099)
Loans:		
a. Gross Loans Receivable		$ 272,120
b. Installment Sales Contracts Purchased		0
c. Less Income Collected but not Earned		32,443
d. Less Reserve for Loan Loss		7,272
NET LOANS:		$ 232,405

CITY FINANCE COMPANY OF SPRAGUE
Number of Offices: 1

Total Loans Made this Period:		
Number: 222	**Amount:**	$ 302,817
Cash on Hand in Banks		$ (4,913)
Loans:		
a. Gross Loans Receivable		$ 781,343
b. Installment Sales Contracts Purchased		21,971
c. Less Income Collected but not Earned		41,425
d. Less Reserve for Loan Loss		193,000
NET LOANS:		$ 568,889

EASY LOAN COMPANY
Number of Offices: 1

Total Loans Made this Period:		
Number: 19	**Amount:**	$ 7,219
Cash on Hand in Banks		$ 2,775
Loans:		
a. Gross Loans Receivable		$ 41,734
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		-0-
d. Less Reserve for Loan Loss		-0-
NET LOANS:		$ 41,734

FRANKLIN FINANCIAL SERVICES, INC.
Number of Offices: 1

Total Loans Made this Period:		
Number: 141	**Amount:**	$ 177,557
Cash on Hand in Banks		$ 3,549
Loans:		
a. Gross Loans Receivable		$ 158,150
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		61,815
d. Less Reserve for Loan Loss		10,271
NET LOANS:		$ 86,064

HOUSEHOLD FINANCE CORPORATION
Number of Offices: 1

Total Loans Made this Period:		
Number: 274	**Amount:**	$ 407,060
Cash on Hand in Banks		$ 11,969
Loans:		
a. Gross Loans Receivable		$ 703,697
b. Installment Sales Contracts Purchased		1,040,940
c. Less Income Collected but not Earned		298,703
d. Less Reserve for Loan Loss		-0-
NET LOANS:		$1,445,934

JEFFERSON FINANCE COMPANY
Number of Offices: 1

Total Loans Made this Period:		
Number: 465	**Amount:**	$ 702,687
Cash on Hand in Banks		$ 1,180
Loans:		
a. Gross Loans Receivable		$ 502,221
b. Installment Sales Contracts Purchased		47,005
c. Less Income Collected but not Earned		93,368
d. Less Reserve for Loan Loss		12,000
NET LOANS:		$ 443,858

LANDMARK FINANCIAL SERVICES OF WV, INC.
Number of Offices: 3

Total Loans Made this Period:		
Number: 1,792	**Amount**	$2,165,126
Cash on Hand in Banks		$ 3,261
Loans:		
a. Gross Loans Receivable		$1,372,968
b. Installment Sales Contracts Purchased		958,146
c. Less Income Collected but not Earned		437,601
d. Less Reserve for Loan Loss		78,548
NET LOANS:		$1,814,965

LIBERTY FINANCE CORPORATION
Number of Offices: 1

Total Loans Made this Period:		
Number: 33	**Amount:**	$ 25,124
Cash on Hand in Banks		$ 4,016
Loans:		
a. Gross Loans Receivable		$ 52,714
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		-0-
d. Less Reserve for Loan Loss		-0-
NET LOANS:		$ 52,714

MID-OHIO VALLEY LOAN COMPANY
Number of Offices: 1

Total Loans Made this Period:		
Number: 295	**Amount:**	$ 298,331
Cash on Hand in Banks		$ 62,048
Loans:		
a. Gross Loans Receivable		$ 300,737
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		978
d. Less Reserve for Loan Loss		4,609
NET LOANS:		$ 295,150

NORTHFORK LOAN COMPANY
Number of Offices: 1

Total Loans Made this Period:		
Number: 282	**Amount:**	$ 439,710
Cash on Hand in Banks		$ 5,780
Loans:		
a. Gross Loans Receivable		$ 360,365
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		-0-
d. Less Reserve for Loan Loss		14,415
NET LOANS:		$ 345,950

NORWEST FINANCIAL WEST VIRGINIA, INC.
Number of Offices: 7

Total Loans Made this Period:		
Number: 2,288	**Amount**	$2,565,795
Cash on Hand in Banks		$ 13,980
Loans:		
a. Gross Loans Receivable		$2,775,619
b. Installment Sales Contracts Purchased		7,239,841
c. Less Income Collected but not Earned		1,567,833
d. Less Reserve for Loan Loss		220,855
NET LOANS:		$8,226,772

PEOPLES LOAN COMPANY—BLUEFIELD
Number of Offices: 1

Total Loans Made this Period:		
Number: 630	**Amount:**	$2,506,543
Cash on Hand in Banks		$ 587,874
Loans:		
a. Gross Loans Receivable		$2,103,198
b. Installment Sales Contracts Purchased		14,438
c. Less Income Collected but not Earned		344,998
d. Less Reserve for Loan Loss		38,542
NET LOANS:		$1,734,096

PEOPLES LOAN COMPANY—PRINCETON
Number of Offices: 1

Total Loans Made this Period:		
Number 346	**Amount:**	$2,813,301
Cash on Hand in Banks		$ 408,491
Loans:		
a. Gross Loans Receivable		$2,171,366
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		346,798
d. Less Reserve for Loan Loss		39,230
NET LOANS:		$1,785,338

PUBLIC FINANCE CORPORATION OF WEST VIRGINIA
Number of Offices: 1

Total Loans Made this Period:		
Number: 2,510	**Amount:**	$3,665,612
Cash on Hand in Banks		$ 7,235
Loans:		
a. Gross Loans Receivable		$2,869,908
b. Installment Sales Contracts Purchased		3,868,715
c. Less Income Collected but not Earned		1,168,104
d. Less Reserve for Loan Loss		196,417
NET LOANS:		$5,374,102

STATE LOAN COMPANY
Number of Offices: 1

Total Loans Made this Period:		
Number: 448	**Amount:**	$ 344,819
Cash on Hand in Banks		$ 7,455
Loans:		
a. Gross Loans Receivable		$ 279,178
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		-0-
d. Less Reserve for Loan Loss		-0-
NET LOANS:		$ 279,178

SECURITY PACIFIC FINANCIAL SERVICES
Number of Offices: 6

Total Loans Made this Period:		
Number: 932	**Amount:**	$ 963,189
Cash on Hand in Banks		$ 11,100
Loans:		
a. Gross Loans Receivable		$1,000,077
b. Installment Sales Contracts Purchased		2,982,601
c. Less Income Collected but not Earned		626,755
d. Less Reserve for Loan Loss		159,836
NET LOANS:		$3,196,087

UNION LOAN COMPANY, INC. OF BLUEFIELD
Number of Offices: 1

Total Loans Made this Period:		
Number: 540	**Amount:**	$ 824,849
Cash on Hand in Banks		$ 14,364
Loans:		
a. Gross Loans Receivable		$ 619,328
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		751
d. Less Reserve for Loan Loss		30,929
NET LOANS:		$ 587,649

UNITED FINANCIAL SERVICES OF WV, INC.
Number of Offices: 1

Total Loans Made this Period:		
Number: 563	**Amount:**	$ 527,461
Cash on Hand in Banks		$ 14,547
Loans:		
a. Gross Loans Receivable		$ 383,305
b. Installment Sales Contracts Purchased		-0-
c. Less Income Collected but not Earned		-0-
d. Less Reserve for Loan Loss		17,012
NET LOANS:		$ 366,293

CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

($.00 omitted)

	12-31-88	12-31-89
Number of Licensees	73	71
ASSETS		
Cash on Hand in Banks	$ 1,394,505	$ 1,288,233
LOANS		
Gross Loans Receivable	$30,205,943	$28,779,739
Installment Sales Contracts Purchased	24,772,393	25,985,363
Less Income Collected but not Earned	8,994,972	9,207,071
Less Reserve for Loan Loss	1,756,951	1,598,220
NET LOANS	$43,825,773	$43,959,811

CONSOLIDATED REPORT OF CONDITION OF ACTIVE STATE CHARTERED CREDIT UNIONS FOR PERIODS INDICATED

($.00 omitted)

	12-31-89	12-31-88
Number of Credit Unions	19	19
ASSETS:		
Loans to members	$39,493,412	$35,848,378
All other loan accounts	-0-	160,997
Less allowance for loan losses	8,448	21,364
TOTAL LOANS:	$39,484,964	$35,988,011
Cash	$ 1,574,459	$ 584,158
Total Investments less allowance for inv. loss	11,529,530	13,966,107
Fixed assets	457,884	507,959
All other assets	118,417	176,083
TOTAL ASSETS:	$53,165,254	$51,222,318
LIABILITIES:		
Promissory notes	$ -0-	$ -0-
Other notes	504,880	50,080
Dividends and interest payable	347,871	310,562
Accounts payable and liabilities	135,527	(118,365)
TOTAL LIABILITIES:	$ 988,278	$ 242,277
EQUITY/SHARES:		
Share certificates	$15,136,633	$14,694,146
Share drafts	2,405,813	1,836,983
IRA, Keogh accounts	3,871,353	3,450,871
Regular shares and all other shares	27,525,605	28,054,471
TOTAL SHARES:	$48,939,404	$48,036,472
Regular reserves	$ 2,012,675	$ 1,601,945
Other reserves	337,044	565,805
Undivided earnings	887,853	731,052
TOTAL EQUITY:	$ 3,237,572	$ 2,943,571
TOTAL SAVINGS/EQUITY	$52,176,976	$50,980,043
TOTAL LIABILITIES/SAVINGS/EQUITY	$53,165,254	$51,222,318

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS OF ACTIVE STATE CHARTERED CREDIT UNIONS FOR THE PERIODS INDICATED

($.00 omitted)

	12-31-89	12-31-88
Number of Credit Unions	19	19
INCOME:		
Interest on Loans	$ 4,500,773	$ 4,006,921
Less interest refund	54,780	120,339
Income from investments	1,150,501	1,318,054
Fee income	34,353	-0-
Other operating income	103,498	117,989
Total Gross Income:	$ 5,734,345	$ 5,322,625
EXPENSES:		
Employee compensation and benefits	$ 900,219	$ 804,928
Travel and conference expense	27,073	23,674
Office occupancy	42,897	48,101
Office operation expense	409,647	370,253
Educational and promotion	22,031	23,791
Loan servicing expense	20,804	33,737
Professional and outside services	218,660	222,915
Provision for loan losses	63,106	6,791
Provision for inv. losses	(20,404)	-0-
Member insurance	266,821	238,470
Operating fees	9,260	9,471
Miscellaneous operating expenses	71,189	152,565
Total Operating Expense:	$ 2,031,303	$ 1,934,696
INCOME FROM OPERATIONS	$ 3,703,042	$ 3,387,929
NON-OPERATING GAINS OR LOSSES:		
Gain (Loss) on investments	(26)	$ -0-
Gain (Loss) on Disp. of Assets	-0-	-0-
Other non-operating income	-0-	7,200
Total Income (Loss) Before Dividends:	$ 3,703,016	$ 3,395,129
Interest on borrowed money	$ 27,342	$ 4,410
Dividends	2,284,221	1,801,978
Interest on deposits	362,784	1,172,369
Required transfer to reg & stat reserves	$ 308,038	$ 203,560
Net reserve transfer	260,635	196,769
Net income (loss) after net res trns	768,034	219,605
Additional transfer to reserves	128,006	66,761
Adjusted net income (loss)	$ 640,028	$ 152,844

ANMOORE—NATIONAL CARBON EMPLOYEES CREDIT UNION

President: Samuel Jermont **Treasurer:** Imogene Howell

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 1,252,693	$ 1,131,638
Cash	5,218	17,641
Total Investments	324,572	373,627
Fixed Assets	16,524	16,343
Other Assets	30	30
TOTAL ASSETS:	$ 1,599,037	$ 1,539,279
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ 44,000	$ -0-
Dividends Payable	-0-	-0-
Accounts Payable	21,400	49,288
Total shares and deposits	1,363,465	1,139,117
Regular Reserve (statutory)	113,832	114,574
Other Liabilities	-0-	-0-
Other Reserves	6,750	6,750
Undivided Earnings	49,550	49,550
Interest Payable on Deposits	-0-	15,578
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 1,559,037	$ 1,539,279

BUCKHANNON—CORHART EMPLOYEES CREDIT UNION

President: Russell Butcher **Treasurer:** Gerald Hannon

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 19,845	$ 21,532
Cash	14,519	17,697
Total Investments	64,291	71,035
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 98,655	$ 110,264
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	2,099	3,215
Accounts Payable	-0-	-0-
Total shares and deposits	91,786	101,596
Regular Reserve (statutory)	2,436	2,877
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	2,334	2,576
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 98,655	$ 110,264

CHARLESTON—CABOT EASTERN CREDIT UNION

President: Candance Minotti **Treasurer:** Charlotte Mathews

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 133,707	$ 134,034
Cash	13,936	17,954
Total Investments	47,902	28,246
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 195,545	$ 180,234
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	3,934	3,508
Accounts Payable	1,800	-0-
Total shares and deposits	168,540	150,448
Regular Reserve (statutory)	9,607	13,245
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	11,664	13,033
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 195,545	$ 180,234

CHARLESTON—CHARLESTON POSTAL EMPLOYEES CREDIT UNION

President: Robert Price **Treasurer:** Joseph Deweese

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 1,093,232	$ 1,160,336
Cash	10,209	44,838
Total Investments	216,366	236,654
Fixed Assets	363	-0-
Other Assets	2,869	207
TOTAL ASSETS:	$ 1,323,039	$ 1,442,035
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	-0-	-0-
Accounts Payable	816	1,577
Total shares and deposits	1,230,532	1,348,588
Regular Reserve (statutory)	-0-	45,681
Other Liabilities	44,770	-0-
Other Reserves	8,280	7,511
Undivided Earnings	38,641	38,678
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 1,323,039	$ 1,442,035

CHARLESTON–LOCAL #317 I.A.F.F. CREDIT UNION

President: Kenneth Morgan **Treasurer:** Roger Hunley

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 623,967	$ 747,206
Cash	17,547	37,953
Total Investments	97,396	50,539
Fixed Assets	3	3
Other Assets	5,563	8,294
TOTAL ASSETS:	$ 744,476	$ 843,995
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	-0-	62,527
Accounts Payable	-0-	-0-
Total shares and deposits	637,998	716,272
Regular Reserve (statutory)	39,093	53,400
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	67,385	11,796
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 744,476	$ 843,995

CHARLESTON–WV PUBLIC EMPLOYEES CREDIT UNION

President: John Cook **Treasurer:** Donald Simpson

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 3,522,471	$ 4,137,635
Cash	51,761	153,230
Total Investments	1,516,269	822,300
Fixed Assets	51,854	38,359
Other Assets	1,500	1,128
TOTAL ASSETS:	$ 5,143,855	$ 5,152,652
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	24,276	81,262
Accounts Payable	16,985	30,648
Total shares and deposits	4,904,681	4,836,440
Regular Reserve (statutory)	72,654	153,740
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	73,134	50,562
Interest Payable on Deposits	52,125	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 5,143,855	$ 5,152,652

CLARKSBURG–CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION

President: Melvin Osborne **Treasurer:** Alex Xenakis

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 1,768,447	$ 2,018,821
Cash	13,516	1,575
Total Investments	899,002	768,053
Fixed Assets	1,043	15,853
Other Assets	-0-	5,751
TOTAL ASSETS:	$ 2,679,172	$ 2,810,053
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	-0-	-0-
Accounts Payable	3,121	2,651
Total shares and deposits	2,552,909	2,662,122
Regular Reserve (statutory)	103,523	125,660
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	19,620	19,620
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 2,679,172	$ 2,810,053

FAIRMONT–U.M.W.A. DISTRICT #31 CREDIT UNION

President: Marvin Salisbury **Treasurer:** James Slusser

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 504,120	$ 485,921
Cash	13,563	53,100
Total Investments	133,908	141,468
Fixed Assets	1	9,498
Other Assets	250	1,175
TOTAL ASSETS:	$ 651,842	$ 691,162
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	-0-	-0-
Accounts Payable	1,516	2,116
Total shares and deposits	613,909	621,438
Regular Reserve (statutory)	19,331	36,772
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	17,087	30,836
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 651,842	$ 691,162

GARY–GARY CREDIT UNION

President: **Treasurer;**

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 7,609	$ -0-
Cash	35,155	15,140
Total Investments	239	-0-
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 43,003	$ 15,140
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	-0-	-0-
Accounts Payable	-0-	-0-
Total shares and deposits	22,745	6,887
Regular Reserve (statutory)	6,887	-0-
Other Liabilities	-0-	8,253
Other Reserves	-0-	-0-
Undivided Earnings	8,494	-0-
Interest Payable on Deposits	4,877	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 43,003	$ 15,140

HILLTOP–WV BAPTIST STATE CONVENTION CREDIT UNION

President: Frank Robinson **Treasurer:** Samuel Henry, Jr.

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 19,833	$ 18,554
Cash	22,026	4,957
Total Investments	21,510	12,335
Fixed Assets	18	145
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 63,388	$ 36,011
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ 6,886	$ 4,880
Dividends Payable	-0-	910
Accounts Payable	-0-	-0-
Total shares and deposits	51,484	23,732
Regular Reserve (statutory)	2,900	3,550
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	2,177	2,939
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 63,388	$ 36,011

HUNTINGTON–INCO CREDIT UNION

President: J. W. Bartram **Treasurer:** Ivan Holley, Jr.

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 8,996,234	$ 8,516,740
Cash	117,234	880,657
Total Investments	1,359,178	576,187
Fixed Assets	379,008	68,318
Other Assets	115,541	32,217
TOTAL ASSETS:	$10,967,195	$10,316,109
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ 500,000
Dividends Payable	-0-	-0-
Accounts Payable	(188,339)	18,996
Total shares and deposits	10,567,639	9,150,189
Regular Reserve (statutory)	425,204	614,710
Other Liabilities	-0-	-0-
Other Reserves	130,476	-0-
Undivided Earnings	32,215	32,214
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$10,967,195	$10,316,109

HUNTINGTON–HUNTINGTON POSTAL CREDIT UNION

President: Robert Paden **Treasurer:** Kay Wheeler

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$10,381,169	$12,110,929
Cash	23,000	57,674
Total Investments	4,696,858	4,455,225
Fixed Assets	23,210	31,220
Other Assets	3,050	7,801
TOTAL ASSETS:	$15,127,287	$16,662,849
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	146,800	155,945
Accounts Payable	8,141	3,869
Total shares and deposits	14,246,911	15,657,047
Regular Reserve (statutory)	487,568	513,092
Other Liabilities	-0-	-0-
Other Reserves	164,810	264,212
Undivided Earnings	30,410	68,684
Interest Payable on Deposits	42,647	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$15,127,287	$16,662,849

HUNTINGTON–WAYNE COUNTY SCHOOL EMPLOYEES CREDIT UNION

President: Philip Alexander **Treasurer:** Tracy Foster

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 287,000	$ 318,241
Cash	72,457	70,626
Total Investments	320,504	327,694
Fixed Assets	6,573	5,647
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 686,604	$ 722,208
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	10,001	6,506
Accounts Payable	277	350
Total shares and deposits	615,376	637,231
Regular Reserve (statutory)	53,290	70,461
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	7,660	7,660
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 686,604	$ 722,208

LUMBERPORT–A.B.C. CREDIT UNION

President: V. N. Brackenrich **Treasurer:** Charles Loar

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 24,280	$ 42,649
Cash	7,227	70
Total Investments	63,695	77,758
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 95,202	$ 120,477
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	4,766	6,107
Accounts Payable	-0-	-0-
Total shares and deposits	85,962	108,759
Regular Reserve (statutory)	3,992	4,228
Other Liabilities	-0-	-0-
Other Reserves	-0-	901
Undivided Earnings	482	482
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 95,202	$ 120,477

PADEN CITY—CORNING PADEN CITY EMPLOYEES CREDIT UNION

President: Eleanor Suter **Treasurer:** Dorreen Cain

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 38,521	$ 4,716
Cash	25,248	13,025
Total Investments	102,171	50,876
Fixed Assets	4	4
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 165,944	$ 68,621
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	6,365	2,386
Accounts Payable	248	219
Total shares and deposits	134,864	42,728
Regular Reserve (statutory)	10,247	9,953
Other Liabilities	-0-	-0-
Other Reserves	10,000	10,000
Undivided Earnings	4,220	3,335
Interest Payable on Depoaits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 165,994	$ 68,621

PARKERSBURG—IDEAL CREDIT UNION

President: **Treasurer:**

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		Closed 7/01/89
Total Net Loans	$ 12,795	$ 7,425
Cash	3,231	-0-
Total Investments	6,997	5,371
Fixed Assets	27	27
Other Assets	-0-	1,751
TOTAL ASSETS:	$ 23,030	$ 14,574
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	404	-0-
Accounts Payable	-0-	-0-
Total shares and deposits	19,720	11,185
Regular Reserve (statutory)	1,559	1,671
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	1,347	1,718
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 23,030	$ 14,574

PARKERSBURG–O. AMES EMPLOYEES CREDIT UNION

President: Gerald Spindler **Treasurer:** Daniel Cooper

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 1,082,061	$ 1,198,419
Cash	82,629	117,434
Total Investments	265,000	203,000
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 1,429,690	$ 1,518,853
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	-0-	-0-
Accounts Payable	94	82
Total shares and deposits	1,042,918	1,121,515
Regular Reserve (statutory)	48,714	48,789
Other Liabilities	-0-	-0-
Other Reserves	33,416	39,416
Undivided Earnings	304,548	309,051
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 1,429,690	$ 1,518,853

PARKERSBURG–WEST VIRGINIA CORPORATE CREDIT UNION

President: Jan Pelfrey **Treasurer:** Kenneth Watts

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 1,552,833	$ 1,298,647
Cash	34,370	1,901,977
Total Investments	62,494,806	68,630,098
Fixed Assets	4,092	4,067
Other Assets	716,981	582,121
TOTAL ASSETS:	$64,803,442	$72,416,910
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ 1,766,342	$ 1,923,502
Dividends Payable	759,310	760,850
Accounts Payable	-0-	-0-
Total shares and deposits	60,435,885	67,080,264
Regular Reserve (statutory)	331,615	449,008
Other Liabilities	1,393,126	-0-
Other Reserves	-0-	-0-
Undivided Earnings	117,164	220,343
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$64,803,442	$72,416,910

PARKERSBURG–WV LEAGUE CENTRAL CREDIT UNION

President: Vicky Bolen **Treasurer:** Kenneth Watts

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 6,208,913	$ 7,424,353
Cash	52,172	67,293
Total Investments	3,736,824	3,267,535
Fixed Assets	28,300	21,770
Other Assets	47,276	61,814
TOTAL ASSETS:	$10,073,485	$10,842,765
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	-0-	23,783
Accounts Payable	15,537	25,731
Total shares and deposits	9,576,613	10,354,550
Regular Reserve (statutory)	200,000	192,876
Other Liabilities	-0-	-0-
Other Reserves	212,073	-0-
Undivided Earnings	59,935	245,825
Interest Payable on Deposits	9,327	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$10,073,485	$10,842,765

PHILLIPI–BARBOUR COUNTY EDUCATION CREDIT UNION, INC.

President: Sharlene Bennett **Treasurer:** Norman Everson

($.00 omitted)

	12-31-88	12-31-89
ASSETS:		
Total Net Loans	$ 11,044	$ 21,687
Cash	3,059	3,595
Total Investments	96,281	66,978
Fixed Assets	1,034	287
Other Assets	-0-	-0-
TOTAL ASSETS:	$ 111,868	$ 92,547
LIABILITIES & EQUITY CAPITAL:		
Other Notes Payable and interest on notes payable	$ -0-	$ -0-
Dividends Payable	2,134	1,722
Accounts Payable	-0-	-0-
Total shares and deposits	108,421	87,632
Regular Reserve (statutory)	1,106	2,180
Other Liabilities	-0-	-0-
Other Reserves	-0-	-0-
Undivided Earnings	207	1,013
Interest Payable on Deposits	-0-	-0-
TOTAL LIABILITIES & EQUITY CAPITAL:	$ 111,868	$ 92,547

REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

($ in thousands by total deposits)

		12-31-88	12-31-89
Number of Banks		92	83
CITY	NAME		
Ansted	The National Bank of Ansted	$ 21,584	$ 22,762
Barboursville	Guyan National Bank	20,905	20,637
Beckley	Beckley National Bank	194,746	187,944
Beckley	Cardinal State Bank, N.A.	56,008	45,563
Beckley	First National Bank	13,425	12,468
Beckley	Raleigh County National Bank	157,255	161,365
Belle	The National Bank of Commerce of Belle	39,318	40,375
Berkeley Springs	Citizens National Bank of Berkeley Springs	57,971	62,244
Big Chimney	Elk National Bank (merged with United National Bank-Parkersburg)	26,135	
Bluefield	The First National Bank of Bluefield	131,876	130,968
Bluefield	The Flat Top National Bank	143,846	147,610
Buckhannon	The Central National Bank	156,926	149,854
Buckhannon	First West Virginia Bank, N.A.	10,530	11,628
Cameron	The First National Bank of Cameron	15,627	15,201
Charleston	One Valley Bank, N.A.	796,519	834,154
Charleston	The Charleston National Bank	297,667	292,471
Charleston	The City National Bank	97,995	101,174
Charleston	The National Bank of Commerce	190,016	191,260
Chester	First National Bank of Chester	17,918	19,598
Clarksburg	The Empire National Bank of Clarksburg	97,203	95,717
Clarksburg	Union National Bank of West Virginia	224,192	220,320
Davis	The National Bank of Davis	10,670	11,642
Elkins	Citizens National Bank	112,134	106,847
Elkins	Tygarts Valley National Bank	28,291	29,044
Fairmont	City National Bank of Fairmont	104,441	104,541
Fairmont	Community Bank & Trust, N.A.	197,245	222,036
Fairmont	First National Bank in Fairmont	118,523	118,383
Fayetteville	Fayette County National Bank	24,972	27,620
Gauley Bridge	The Gauley National Bank	14,644	15,494
Glenville	United National Bank-Central		146,355
Hamlin	The Lincoln National Bank	54,190	53,799
Hinton	National Bank of Summers	55,782	57,091
Hinton	The First National Bank of Hinton	50,623	50,051
Huntington	First Huntington National Bank	365,444	394,552
Huntington	Old National Bank	18,846	18,584
Huntington	The Guaranty National Bank of Huntington	110,559	112,112
Kenova	The First National Bank of Kenova	19,356	19,825
Keyser	The National Bank of Keyser	55,846	56,439
Keystone	The First National Bank of Keystone	64,750	71,973
Kingwood	Albright National Bank of Kingwood	85,047	81,893
Lewisburg	Greenbrier Valley National Bank	92,425	138,489

CITY	NAME		
Logan	The National Bank of Logan	$ 137,161	$ 140,476
Madison	Boone National Bank	96,695	98,377
Marlinton	First National Bank of Marlinton	37,695	36,470
Martinsburg	One Valley Bank of Martinsburg, N.A.	76,671	79,768
Martinsburg	The Old National Bank of Martinsburg	136,025	140,000
Martinsburg	The Peoples National Bank of Martinsburg	77,210	77,683
Matewan	The Matewan National Bank	180,603	196,326
Montgomery	The Merchants National Bank	59,398	58,692
Montgomery	The Montgomery National Bank	60,976	61,777
Moorefield	South Branch Valley National Bank	68,436	71,471
Morgantown	Central National Bank	26,290	24,418
Morgantown	First National Bank of Morgantown	256,130	272,742
New Martinsville	The First National Bank	37,605	38,639
Nitro	The National Bank of Commerce of Nitro	55,427	56,362
Northfork	The First Clark National Bank of Northfork	32,460	31,192
Oak Hill	Merchants & Miners National Bank	64,148	63,796
Parkersburg	United National Bank	520,534	673,362
Parsons	First National Bank of Parsons	21,969	23,657
Peterstown	First National Bank of Peterstown	13,680	15,248
Philippi	First National Bank in Philippi	47,940	45,897
Piedmont	First National Bank of Piedmont	22,315	26,161
Rainelle	Western Greenbrier National Bank	32,894	
	(merged with Greenbrier Valley National Bank—12/15/89)		
Ranson	The Old National Bank of Jefferson County	15,029	
	(merged with The Old National Bank of Martinsburg—1/3/89)		
Richwood	Cherry River National Bank	58,497	
	(merged with First Community Bank, Inc.—6/12/89)		
Ripley	The First National Bank of Ripley	58,497	
	(merged with United National Bank, Parkersburg—8/28/89)		
Romney	The First National Bank of Romney	44,158	46,556
Roncerverte	One Valley Bank of Roncerverte, N.A.	56,139	57,498
Roncerverte	The First National Bank in Roncerverte	60,269	65,052
Rowlesburg	The Peoples National Bank of Rowlesburg	10,021	10,053
Sophia	Gulf National Bank	20,099	21,670
South Charleston	The National Bank of Commerce of South Charleston	55,894	54,173
Spencer	The First National Bank	50,694	53,726
St. Albans	Citizens National Bank of St. Albans	72,514	74,356
St. Marys	The First National Bank	31,596	34,209
Sutton	Home National Bank	50,004	52,030
Vienna	Ohio Valley National Bank of Vienna	57,947	57,385
Webster Springs	Webster County National Bank	32,310	
	(merged with United National Bank, Central-Glenville)		
Weirton	First National Bank of Weirton	36,609	37,188
Welch	McDowell County National Bank in Welch	81,553	82,735
Wellsburg	Brooke National Bank	39,709	40,202
West Hamlin	First National Bank of West Hamlin	33,934	38,164
West Union	First National Bank of West Union	39,273	42,977
Weston	The Weston National Bank	56,423	
	(merged with United National Bank, Central-Glenville)		

CITY	NAME		
Weston	Community Bank & Trust, Stonewall, N.A. (merged with C B & T, Fairmont)	$ 19,978	$
Wheeling	First West Virginia Bank, N.A.	52,617	53,747
Wheeling	Security National Bank & Trust Co.	165,906	169,613
Wheeling	The First National Bank & Trust Company of Wheeling	111,021	108,705
Wheeling	United National Bank—North		116,372
Wheeling	Wheeling National Bank	147,892	160,474
Williamson	First National Bank of Williamson	78,847	65,298
Williamson	The National Bank of Commerce	73,468	72,379
Williamstown	The Williamstown National Bank	30,848	33,252

COMPARATIVE ABSTRACT

Showing Condition of National Banks in West Virginia at the close of business on the dates indicated as compiled by the Commissioner of Banking.

($ in millions)

Number of Banks	12-31-89 84	12-31-88 92	Change + or -
ASSETS:			
Cash and Due from banks	528	$ 587	- 59
Total Securities	3,166	3,036	+130
Federal Funds Sold and Repos	513	477	+ 36
Net Loans and Losses	5,328	5,155	+173
Other Real Estate	32	25	+ 7
Fixed Assets	191	187	+ 4
Other Assets	159	156	+ 3
TOTAL ASSETS:	$ 9,917	$ 9,623	+294
LIABILITIES AND EQUITY CAPITAL			
Total Deposits	$ 8,323	$ 8,163	+161
Federal Funds Purchased and Other Borrowings	595	503	+ 92
Mortgage Indebtedness	4	4	0
Subordinated Notes and Debentures	1	1	0
Other Liabilities	106	117	- 11
Capital Stock	93	95	- 2
Surplus	236	219	+ 17
Undivided Profits	559	521	+ 38
TOTAL LIABILITY AND EQUITY CAPITAL	$ 9,917	$ 9,623	+294

COMPARATIVE ABSTRACT

Showing interest income and expenses for National Banks in West Virginia at the close of business on the dates indicated as compiled by the Commissioner of Banking.

($ in millions)

Number of Banks	12-31-89 84	12-31-88 92
INTEREST INCOME:		
Interest and fees on loans	$ 592	$ 526
Interest and dividends on securities	269	249
Interest on federal funds sold	57	38
TOTAL INTEREST INCOME:	$ 918	$ 816
INTEREST EXPENSE:		
Interest on deposits	$ 477	$ 414
Expense of federal funds purchased	49	30
Interest on borrowed money	2	2
TOTAL INTEREST EXPENSE:	$ 528	$ 446
Net interest income	$ 391	$ 370
Less provision for loan and lease losses	33	27
Net interest income after provisions for loan losses	$ 358	$ 343
Noninterest income	62	61
Securities (gains and losses)	0	1
Less noninterest expense	281	271
Income before income tax expense	139	134
Less income tax expense	33	28
Net extraordinary items and adjustments	0	0
NET INCOME:	$ 106	$ 106

WEST VIRGINIA SAVINGS AND LOANS

(federally chartered)

as of December 31, 1989

CITY	NAME	TOTAL ASSETS ($000)	TOTAL DEPOSITS	NET INCOME ($000)
Beckley	Beckley F S & L A	$ 32,479	$ 28,249	$ 277
Bluefield	First F S & L A	39,261	32,983	-716
Charleston	Atlantic Financial Fed-WV	827,990	587,414	9,964
Charleston	Evergreen FSB	54,632	47,727	-659
Charleston	First Empire F S & L A	184,709	161,211	1,451
Chester	Hancock County F S & L A	144,980	132,592	1,069
Fairmont	First Standard Savings FA	77,577	75,491	-367
Huntington	Huntington F S & L A	243,060	219,538	269
Martinsburg	Shenandoah FSB	117,692	83,439	706
Morgantown	First F S & L A	47,878	44,708	-316
New Martinsville	Doolin F S & L A	56,977	51,825	549
Point Pleasant	Point Pleasant F S & L A	47,877	41,577	442
Ravenswood	First F S & L A	4,853	4,183	14
Sistersville	First F S & L A	19,509	16,404	196
Wellsburg	Advance F S & L A	58,031	54,082	206
Wheeling	Fed One Savings Bank	209,212	185,702	709

MONEY ORDER/TRAVELLERS CHECK COMPANIES

Companies authorized by the Commissioner of Banking to engage in business of issuing and selling checks, drafts, money order, etc., in the State of West Virginia during the calendar year ending December 31, 1989 are listed below.

LOCATION	NAME
Charleston, West Virginia	Foodmasters
Dallas, Texas	Republic Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, California	BaCheque Corporation
New York, New York	Barclays Bank International, LTD
Princeton, New Jersey	Thomas Cook, Inc.
Cincinnati, Ohio	First National Cincinnati Corp.
New York, New York	Citicorp, Inc.
New York, New York	Travellers Cheque Associates, LTD
New York, New York	Chase Manhattan Bank
Ashland, Kentucky	Superamerica
Morgantown, West Virginia	Chico Dairy Company
Camp Hill, Pennsylvania	Merchants Express Money Order Company
Louisville, Kentucky	Mid-America Money Order Company
Upper Saddle River, New Jersey	Western Union Financial Services, Inc.
Brentwood, Tennessee	Comdata Network, Inc.

BUILDING AND LOAN ASSOCIATIONS DISSOLVED SINCE 1901

Name and Location	Date Dissolved	How Dissolved	Liquidated At
Beckley Building & Loan Association—Beckley	6-03-46	Voluntary	Above par
Co-Operative Building & Loan Association--Beckley	10-25-55	Voluntary	Above par
Benwood Building & Loan Association—Benwood	1922	Voluntary	Above par
Bluefield Building & Loan Association—Bluefield	1-27-14	Voluntary	No record
Bluefield Building & Loan Association—Bluefield	2-01-35	Converted into Federal	Par
Mutual Home Savings Company—Bluefield	6-22-20	Voluntary	No record
Mutual Home Savings and Loan Company—Bluefield	5-18-17	Through Bluefield Bank	No record
Buckhannon Building and Loan Association—Buckhannon	12-30-47	Voluntary	Above par
Cabin Building Association—Charles Town	1916	No record	No record
Charles Town Building Association—Charles Town	1918	No record	No record
Charles Town & Ranson Bldg. & Loan Assn.—Charles Town	6-30-22	Voluntary	Near par
Charles Town & Summit Pt. Bldg. & Loan Assn.—Charles Town	2-05-40	Voluntary	No record
Dixie Building Loan Association—Charles Town	1922	Court Decree	Near par
Fidelity Building & Loan Association—Charles Town	1923	Court Decree	No record
Ideal Building & Loan Association—Charles Town	1923	Court Decree	No record
Jefferson Co. Provident Bldg. & Loan Assn.—Charles Town	8-08-11	Court Decree (voluntary)	No record
Public Building & Loan Association—Charles Town	6-30-22	Court Decree	Above par
Savings Building & Loan Association—Charles Town	7-01-22	Court Decree	No record
Capital Building & Loan Association—Charleston	3-12-49	Voluntary	Above par
Charleston Building & Loan Association—Charleston	6-16-49	Voluntary	Above par
Colonial Building & Loan Association—Charleston	6-30-52	Voluntary	Par
Empire Savings & Loan Company—Charleston	12-29-52	Voluntary	Above par
Industrial Home & Finance Company—Charleston	12-31-22	Voluntary	No record
Imperial Building & Loan Association—Charleston	7-27-37	Voluntary	Par
Kanawha Savings & Loan Association—Charleston	12-01-48	Voluntary	Near par

Name and Location	Date Dissolved	How Dissolved	Liquidated At
Mountain State Building & Loan Association—Charleston	1940	Court Decree (voluntary)	No record
Peoples Building & Loan Association—Charleston	6-30-61	Voluntary	Above par
Sun Building & Loan Association—Charleston	5-09-34	Converted into Federal	Par
Virginia Savings & Loan Association—Charleston	8-06-34	Voluntary	Par
West Virginia Rural Credit Association—Charleston	1917	Adopted National System	No record
Hancock County Savings & Loan Association—Chester	11-03-34	Converted into Federal	Par
Clarksburg Building & Loan Association—Clarksburg	12-13-46	Voluntary	Above par
Clarksburg Savings & Loan Association—Clarksburg	2-19-23	Court Decree	No record
Commercial Savings & Loan Company—Clarksburg	No record	Court Decree	No record
Eureka Building & Loan Company—Clarksburg	9-04-06	No record	No record
Harrison County Savings & Loan Association—Clarksburg	2-01-22	Voluntary	No record
Security Savings & Loan Company—Clarksburg	9-17-17	Voluntary	No record
Cottageville Building & Loan Association—Cottageville	4-24-24	Voluntary	Par
East Side Building & Loan Association—Fairmont	11-20-44	Voluntary	Par
Empire Building & Loan Association—Fairmont	4-27-07	Voluntary	No record
Fairmont Savings Loan Society—Fairmont	10-12-10	Voluntary	No record
Mountaineer Building & Loan Association—Fairmont	1-03-40	Voluntary	Par
Fayetteville Building & Loan Association—Fayetteville	7-29-36	Converted into Federal	Par
Grafton Buildings & Loan Association—Grafton	4-27-20	Voluntary	No record
Harpers Ferry & Bolivar Bldg. & Loan Assn.—Harpers Ferry	11-01-10	Voluntary	No record
Cabell Building & Loan Association—Huntington	12-11-62	Converted into Federal	No record
Home Building Loan Association—Huntington	1926	Voluntary	No record
Huntington Building & Loan Assn.—Huntington	4-20-21	Through Com. Sav. Loan Co.	No record
Home Building & Savings Company—Huntington	9-04-10	Voluntary	No record
Industrial Building & Loan Company—Huntington	10-09-09	Voluntary	No record
New Jackson Building & Loan Association—Huntington	7-01-34	Converted into Federal	No record
New Jackson Building & Loan Association—Huntington	8-01-34	Voluntary	No record
Star Building & Loan Association—Huntington	1920	Voluntary	No record
Kenova Building & Loan Association—Kenova	5-16-24	Jackson B & L Assn.	Par

Name and Location	Date Dissolved	How Dissolved	Liquidated At
Kingwood Building & Loan Association—Kingwood	4-16-45	Voluntary	Par
Blue Grass Building & Loan Association—Lewisburg	9-25-36	Converted into Federal	Par
Citizens Savings & Loan Company—Logan	2-19-18	Trustee E. L. Hogsett	Above par
Logan County Building & Loan Association—Logan	1-10-45	Voluntary	Par
Acme Building & Loan Association—Martinsburg	1922	Court Decree	No record
Eureka Building & Loan Association—Martinsburg	1916	Voluntary	No record
Martinsburg Building & Loan Association—Martinsburg	2-14-52	Voluntary	Par
Martinsburg Home Building & Loan Association—Martinsburg	2-17-09	Voluntary	No record
Farmers & Laborers Building & Loan Assn.—Martinsburg	7-11-22	Court Decree	No record
Montgomery Building & Savings Association—Montgomery	8-12-37	Voluntary	No record
Athens Building & Loan Association—Morgantown	1-17-44	Voluntary	Above par
Guardian Investment Company—Morgantown	5-04-43	Voluntary	No record
Fidelity Building & Loan Association—Morgantown	6-30-48	Voluntary	Above par
Franklin Building & Loan Association—Morgantown	5-27-37	Voluntary	No record
Peoples Building & Loan Association—Morgantown	12-27-07	Voluntary	No record
Sabraton Building & Loan Association—Morgantown	6-29-46	Voluntary	Par
Morgantown State Savings & Investment Assn.—Morgantown	6-30-49	Voluntary	Par
Westover Building & Loan Association—Morgantown	6-05-40	Voluntary	No record
American Building & Loan Association—Moundsville	2-09-37	Converted into Federal	No record
Glen Jean Building & Loan Association—Mount Hope	8-05-40	Voluntary	No record
Mount Hope Building & Loan Association—Mount Hope	6-05-46	Voluntary	Above par
Doolin Building & Loan Association—New Martinsville	6-23-36	Converted into Federal	No record
New River Building & Loan Association—Oak Hill	1926	Fayetteville B & LA.	[illegible]ar
Citizens Building Association—Parkersburg	9-21-38	Court Order	No record
Exchange Building Association—Parkersburg	6-24-41	Voluntary	Near par
Traders Builders Association—Parkersburg	10-25-45	Voluntary	Above par
Modern Building & Loan Association—Pt. Pleasant	10-24-28	Robert L. Hogg, Rec'vr.	No record
Progressive Building & Loan Association—Pt. Pleasant	4-16-37	Receivership	Nothing
Conservative Building & Loan Association—Ravenswood	9-05-35	Converted into Federal	No record

Name and Location	Date Dissolved	How Dissolved	Liquidated At
Ripley Building & Loan Association—Ripley	10-29-35	Voluntary	No record
Potomac Permanent Building & Loan Assn.—Shepherdstown	3-22-49	Voluntary	Above par
Sistersville Building & Loan Association—Sistersville	8-29-34	Converted into Federal	No record
Roane County Building & Loan Association—Spencer	11-09-36	Voluntary	No record
Summersville Building & Loan Association—Summersville	3-08-52	Voluntary	Par
Advance Building Association—Wellsburg	6-25-47	Voluntary	Above par
Brooke County Building & Loan Association—Wellsburg	12-30-52	Voluntary	Near par
Lewis County Savings and Loan Company—Weston	4-12-89	Receivership	No record
Consolidated Building & Loan Association—Wheeling	No record	No record	No record
Ohio Valley Savings & Loan Association—Wheeling	8-07-11	Court Decree	No record
United Building & Loan Association—Wheeling	No record	No record	Near par
Wheeling Savings & Loan Association—Wheeling	1-04-36	Receivership	No record
Atlas Building & Loan Association—Williamson	6-30-31	Voluntary	No record